

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	46	47	47	47	47

Schedule NS --- Optional Narrative Statement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	1	2
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,398,183	\$ 1,363,926	\$ 1,289,876	\$ 1,361,421	\$ 1,384,822
Cash and Non-Interest-Earning Deposits	SC110	\$ 116,793	\$ 127,764	\$ 119,708	\$ 146,069	\$ 112,524
Interest-Earning Deposits in FHLBs	SC112	\$ 264,002	\$ 284,799	\$ 208,250	\$ 256,005	\$ 318,374
Other Interest-Earning Deposits	SC118	\$ 59,474	\$ 59,610	\$ 62,432	\$ 62,846	\$ 63,214
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 144,572	\$ 94,774	\$ 137,907	\$ 125,984	\$ 104,116
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 545,143	\$ 564,151	\$ 562,387	\$ 562,037	\$ 566,174
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 112,407	\$ 109,789	\$ 112,471	\$ 119,768	\$ 128,748
State and Municipal Obligations	SC180	\$ 16,459	\$ 16,468	\$ 14,482	\$ 13,502	\$ 11,940
Securities Backed by Nonmortgage Loans	SC182	\$ 14,065	\$ 16,031	\$ 17,250	\$ 16,400	\$ 17,452
Other Investment Securities	SC185	\$ 118,435	\$ 83,817	\$ 48,750	\$ 52,271	\$ 56,395
Accrued Interest Receivable	SC191	\$ 6,833	\$ 6,723	\$ 6,239	\$ 6,539	\$ 5,885
Mortgage-Backed Securities - Gross	SUB0072	\$ 710,064	\$ 708,003	\$ 743,035	\$ 776,687	\$ 772,937
Mortgage-Backed Securities - Total	SC22	\$ 710,064	\$ 708,003	\$ 743,035	\$ 776,687	\$ 772,937
Pass-Through - Total	SUB0073	\$ 621,816	\$ 616,808	\$ 649,384	\$ 676,226	\$ 680,189
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 598,935	\$ 595,832	\$ 625,136	\$ 652,122	\$ 656,385
Other Pass-Through	SC215	\$ 22,881	\$ 20,976	\$ 24,248	\$ 24,104	\$ 23,804
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 85,443	\$ 88,490	\$ 90,797	\$ 97,279	\$ 89,486
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 34,126	\$ 33,854	\$ 34,645	\$ 34,249	\$ 41,139
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 38,562	\$ 43,352	\$ 46,823	\$ 53,319	\$ 41,968
Other	SC222	\$ 12,755	\$ 11,284	\$ 9,329	\$ 9,711	\$ 6,379
Accrued Interest Receivable	SC228	\$ 2,805	\$ 2,705	\$ 2,854	\$ 3,182	\$ 3,262

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,612,366	\$ 6,557,423	\$ 6,448,657	\$ 6,226,558	\$ 6,069,340
Mortgage Loans - Total	SC26	\$ 6,573,078	\$ 6,516,372	\$ 6,409,517	\$ 6,187,206	\$ 6,033,303
Construction Loans - Total	SUB0100	\$ 850,421	\$ 836,558	\$ 798,560	\$ 779,619	\$ 736,652
Residential - Total	SUB0110	\$ 700,245	\$ 700,900	\$ 675,753	\$ 671,663	\$ 653,811
1-4 Dwelling Units	SC230	\$ 665,770	\$ 689,950	\$ 662,004	\$ 658,966	\$ 640,442
Multifamily (5 or more) Dwelling Units	SC235	\$ 34,475	\$ 10,950	\$ 13,749	\$ 12,697	\$ 13,369
Nonresidential Property	SC240	\$ 150,176	\$ 135,658	\$ 122,807	\$ 107,956	\$ 82,841
Permanent Loans - Total	SUB0121	\$ 5,725,255	\$ 5,685,815	\$ 5,616,343	\$ 5,414,137	\$ 5,300,844
Residential - Total	SUB0131	\$ 4,414,564	\$ 4,374,631	\$ 4,368,093	\$ 4,211,994	\$ 4,160,886
1-4 Dwelling Units - Total	SUB0141	\$ 4,273,932	\$ 4,231,959	\$ 4,230,324	\$ 4,082,075	\$ 4,036,889
Revolving Open-End Loans	SC251	\$ 271,066	\$ 274,028	\$ 270,703	\$ 258,343	\$ 264,412
All Other - First Liens	SC254	\$ 3,821,695	\$ 3,785,841	\$ 3,794,530	\$ 3,667,018	\$ 3,615,288
All Other - Junior Liens	SC255	\$ 181,171	\$ 172,090	\$ 165,091	\$ 156,714	\$ 157,189
Multifamily (5 or more) Dwelling Units	SC256	\$ 140,632	\$ 142,672	\$ 137,769	\$ 129,919	\$ 123,997
Nonresidential Property (Except Land)	SC260	\$ 850,794	\$ 844,550	\$ 825,306	\$ 805,310	\$ 764,021
Land	SC265	\$ 459,897	\$ 466,634	\$ 422,944	\$ 396,833	\$ 375,937
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 53,303	\$ 107,470	\$ 221,147	\$ 156,260	\$ 110,576
Accrued Interest Receivable	SC272	\$ 32,364	\$ 31,006	\$ 29,715	\$ 28,886	\$ 27,496
Advances for Taxes and Insurance	SC275	\$ 4,326	\$ 4,044	\$ 4,039	\$ 3,916	\$ 4,348
Allowance for Loan and Lease Losses	SC283	\$ 39,288	\$ 41,051	\$ 39,140	\$ 39,352	\$ 36,037
Nonmortgage Loans - Gross	SUB0162	\$ 506,092	\$ 492,686	\$ 471,618	\$ 454,166	\$ 479,229
Nonmortgage Loans - Total	SC31	\$ 497,375	\$ 484,281	\$ 463,154	\$ 445,631	\$ 471,504
Commercial Loans - Total	SC32	\$ 251,615	\$ 225,592	\$ 214,670	\$ 210,614	\$ 203,644
Secured	SC300	\$ 215,925	\$ 187,648	\$ 176,566	\$ 175,533	\$ 170,039
Unsecured	SC303	\$ 7,345	\$ 6,584	\$ 7,443	\$ 6,282	\$ 4,073
Lease Receivables	SC306	\$ 28,345	\$ 31,360	\$ 30,661	\$ 28,799	\$ 29,532
Consumer Loans - Total	SC35	\$ 251,690	\$ 264,683	\$ 254,909	\$ 241,507	\$ 274,004
Loans on Deposits	SC310	\$ 12,731	\$ 12,584	\$ 12,034	\$ 12,397	\$ 12,595
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,549	\$ 4,986	\$ 7,822	\$ 5,729	\$ 4,152
Education Loans	SC320	\$ 1,106	\$ 1,212	\$ 1,331	\$ 1,531	\$ 1,618
Auto Loans	SC323	\$ 114,055	\$ 117,511	\$ 113,125	\$ 108,610	\$ 139,561
Mobile Home Loans	SC326	\$ 30,912	\$ 30,029	\$ 27,661	\$ 25,926	\$ 26,607
Credit Cards	SC328	\$ 100	\$ 69	\$ 137	\$ 75	\$ 181

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 89,237	\$ 98,292	\$ 92,799	\$ 87,239	\$ 89,290
Accrued Interest Receivable	SC348	\$ 2,787	\$ 2,411	\$ 2,039	\$ 2,045	\$ 1,581
Allowance for Loan and Lease Losses	SC357	\$ 8,717	\$ 8,405	\$ 8,464	\$ 8,535	\$ 7,725
Reposessed Assets - Gross	SUB0201	\$ 26,067	\$ 26,150	\$ 32,516	\$ 24,312	\$ 28,369
Reposessed Assets - Total	SC40	\$ 26,021	\$ 26,127	\$ 32,514	\$ 24,310	\$ 28,367
Real Estate - Total	SUB0210	\$ 25,101	\$ 25,698	\$ 32,077	\$ 23,917	\$ 27,984
Construction	SC405	\$ 966	\$ 1,043	\$ 1,669	\$ 1,589	\$ 1,260
Residential - Total	SUB0225	\$ 19,041	\$ 20,755	\$ 25,585	\$ 17,437	\$ 21,484
1-4 Dwelling Units	SC415	\$ 18,814	\$ 20,521	\$ 25,448	\$ 17,183	\$ 21,139
Multifamily (5 or more) Dwelling Units	SC425	\$ 227	\$ 234	\$ 137	\$ 254	\$ 345
Nonresidential (Except Land)	SC426	\$ 1,487	\$ 471	\$ 706	\$ 651	\$ 889
Land	SC428	\$ 3,607	\$ 3,429	\$ 4,117	\$ 4,240	\$ 4,351
Other Repossessed Assets	SC430	\$ 966	\$ 452	\$ 439	\$ 395	\$ 385
General Valuation Allowances	SC441	\$ 46	\$ 23	\$ 2	\$ 2	\$ 2
Real Estate Held for Investment	SC45	\$ 2,669	\$ 1,843	\$ 2,101	\$ 2,209	\$ 1,966
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 50,205	\$ 47,820	\$ 46,689	\$ 43,941	\$ 41,217
Federal Home Loan Bank Stock	SC510	\$ 50,051	\$ 47,419	\$ 46,289	\$ 43,817	\$ 41,094
Other	SC540	\$ 154	\$ 401	\$ 400	\$ 124	\$ 123
Office Premises and Equipment	SC55	\$ 119,760	\$ 115,284	\$ 109,500	\$ 104,432	\$ 101,070
Other Assets - Gross	SUB0262	\$ 95,025	\$ 124,670	\$ 116,168	\$ 100,428	\$ 89,220
Other Assets - Total	SC59	\$ 94,890	\$ 124,548	\$ 116,060	\$ 100,333	\$ 89,130
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 20,124	\$ 18,986	\$ 18,757	\$ 18,576	\$ 18,373
Bank-Owned Life Insurance - Other	SC625	\$ 9,372	\$ 9,241	\$ 9,095	\$ 8,986	\$ 8,926
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 393	\$ 397	\$ 424	\$ 513	\$ 563
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 7,263	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 57,873	\$ 68,662	\$ 60,269	\$ 64,856	\$ 53,655
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 135	\$ 122	\$ 108	\$ 95	\$ 90
General Valuation Allowances - Total	SUB2092	\$ 48,186	\$ 49,601	\$ 47,714	\$ 47,984	\$ 43,854
Total Assets - Gross	SUB0283	\$ 9,520,431	\$ 9,437,805	\$ 9,260,160	\$ 9,094,154	\$ 8,968,170
Total Assets	SC60	\$ 9,472,245	\$ 9,388,204	\$ 9,212,446	\$ 9,046,170	\$ 8,924,316
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,470,924	\$ 7,442,341	\$ 7,287,241	\$ 7,193,593	\$ 7,190,268
Deposits	SC710	\$ 7,455,128	\$ 7,421,132	\$ 7,243,122	\$ 7,162,631	\$ 7,139,589
Escrows	SC712	\$ 18,680	\$ 22,873	\$ 44,863	\$ 31,516	\$ 51,004
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,884	\$- 1,664	\$- 744	\$- 554	\$- 325
Borrowings - Total	SC72	\$ 917,270	\$ 854,791	\$ 855,378	\$ 836,968	\$ 734,539
Advances from FHLBank	SC720	\$ 718,221	\$ 662,163	\$ 647,937	\$ 587,051	\$ 565,994
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 147,377	\$ 166,870	\$ 152,960	\$ 220,977	\$ 165,769
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	\$ 51,672	\$ 25,758	\$ 54,481	\$ 28,940	\$ 2,776
Other Liabilities - Total	SC75	\$ 64,729	\$ 58,646	\$ 53,696	\$ 53,472	\$ 48,437
Accrued Interest Payable - Deposits	SC763	\$ 3,765	\$ 3,431	\$ 2,495	\$ 5,492	\$ 2,166
Accrued Interest Payable - Other	SC766	\$ 4,087	\$ 3,398	\$ 3,155	\$ 3,739	\$ 3,449
Accrued Taxes	SC776	\$ 3,698	\$ 4,169	\$ 6,448	\$ 5,989	\$ 5,406
Accounts Payable	SC780	\$ 31,904	\$ 21,609	\$ 17,343	\$ 15,869	\$ 12,790
Deferred Income Taxes	SC790	\$ 3,846	\$ 3,288	\$ 4,464	\$ 4,097	\$ 5,320
Other Liabilities and Deferred Income	SC796	\$ 17,429	\$ 22,751	\$ 19,791	\$ 18,286	\$ 19,306
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	\$ 8,452,923	\$ 8,355,778	\$ 8,196,315	\$ 8,084,033	\$ 7,973,244

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 100	\$ 101	\$ 206	\$ 149	\$ 4,154
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,019,222	\$ 1,032,325	\$ 1,015,926	\$ 961,992	\$ 946,923
Stock - Total	SUB0311	\$ 181,287	\$ 210,363	\$ 207,082	\$ 183,665	\$ 175,841
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 13,036	\$ 12,729	\$ 12,719	\$ 12,706	\$ 12,692
Common Stock - Paid in Excess of Par	SC830	\$ 168,251	\$ 197,634	\$ 194,363	\$ 170,959	\$ 163,149
Accumulated Other Comprehensive Income - Total	SC86	\$- 3,712	\$- 2,338	\$ 2,883	\$- 1,965	\$ 4,859
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,643	\$- 2,277	\$ 2,928	\$- 1,907	\$ 4,859
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 69	\$- 61	\$- 45	\$- 58	\$ 0
Retained Earnings	SC880	\$ 843,204	\$ 825,736	\$ 807,687	\$ 782,099	\$ 767,002
Other Components of Equity Capital	SC891	\$- 1,557	\$- 1,436	\$- 1,726	\$- 1,807	\$- 779
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,472,245	\$ 9,388,204	\$ 9,212,447	\$ 9,046,174	\$ 8,924,321

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Other Codes As of Dec 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 107
3	Federal, State, or other taxes receivable	14	\$ 6,172
4	Net deferred tax assets	21	\$ 17,797
6	Prepaid deposit insurance premiums	4	\$ 24
7	Prepaid expenses	39	\$ 9,653
8	Deposits for utilities and other services	1	\$ 7
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 99
14	Other noninterest-bearing short-term accounts recv	10	\$ 7,665
19	Receivables fr a broker for unsettled transactions	1	\$ 1,603
20	F/V of all derivative instru. reportable as assets	1	\$ 270
22	Unapplied loan disbursements	2	\$ 500
99	Other	24	\$ 6,638

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 300
4	Nonrefundable loan fees received prior to closing	4	\$ 215
7	Deferred gains from the sale of real estate	1	\$ 113
11	The liability recorded for post-retirement benefit	15	\$ 3,487
14	Unapplied loan payments received	1	\$ 5
20	F/V of all derivative instru. reportable as liab.	1	\$ 378
99	Other	42	\$ 12,637

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 149,087	\$ 145,319	\$ 140,715	\$ 131,933	\$ 130,023
Deposits and Investment Securities	SO115	\$ 12,424	\$ 11,225	\$ 10,270	\$ 9,784	\$ 9,495
Mortgage-Backed Securities	SO125	\$ 7,838	\$ 7,758	\$ 8,025	\$ 8,016	\$ 7,866
Mortgage Loans	SO141	\$ 120,104	\$ 117,284	\$ 114,313	\$ 106,632	\$ 104,806
Nonmortgage Loans - Total	SUB0950	\$ 8,721	\$ 9,052	\$ 8,107	\$ 7,501	\$ 7,856
Commercial Loans and Leases	SO160	\$ 4,664	\$ 4,767	\$ 3,834	\$ 3,713	\$ 3,398
Consumer Loans and Leases	SO171	\$ 4,057	\$ 4,285	\$ 4,273	\$ 3,788	\$ 4,458
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 531	\$ 437	\$ 513	\$ 439	\$ 492
Federal Home Loan Bank Stock	SO181	\$ 531	\$ 437	\$ 513	\$ 439	\$ 492
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 64,768	\$ 60,514	\$ 55,708	\$ 51,657	\$ 50,920
Deposits	SO215	\$ 55,104	\$ 51,320	\$ 47,303	\$ 44,906	\$ 44,501
Escrows	SO225	\$ 11	\$ 19	\$ 20	\$ 10	\$ 12
Advances from FHLBank	SO230	\$ 7,282	\$ 6,982	\$ 6,193	\$ 5,451	\$ 5,318
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	\$ 2,371	\$ 2,193	\$ 2,192	\$ 1,290	\$ 1,089
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 84,850	\$ 85,242	\$ 85,520	\$ 80,715	\$ 79,595
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 620	\$ 2,801	\$ 1,586	\$ 4,732	\$ 1,150
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 84,230	\$ 82,441	\$ 83,934	\$ 75,983	\$ 78,445
Noninterest Income - Total	SO42	\$ 26,857	\$ 37,291	\$ 36,345	\$ 29,211	\$ 24,212
Mortgage Loan Serving Fees	SO410	\$ 169	\$ 110	\$ 524	\$ 57	\$ 48
Other Fees and Charges	SO420	\$ 17,223	\$ 22,703	\$ 22,924	\$ 19,578	\$ 15,415
Net Income (Loss) from Other - Total	SUB0451	\$ 8,505	\$ 13,519	\$ 11,093	\$ 8,668	\$ 6,873
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,135	\$ 10,053	\$ 10,356	\$ 7,572	\$ 6,883
Operations & Sale of Repossessed Assets	SO461	\$ 368	\$ 2,408	\$ 602	\$ 1,096	\$ 16
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ - 1	\$ 0	\$ 38	\$ 0	\$ 1
Sale of Loans Held for Investment	SO475	\$ 7	\$ 305	\$ - 20	\$ 16	\$ - 21

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 4	\$ 753	\$ 117	\$- 16	\$- 6
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 960	\$ 959	\$ 1,804	\$ 908	\$ 1,876
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	\$ 73,229	\$ 75,445	\$ 72,725	\$ 70,130	\$ 66,192
All Personnel Compensation and Expense	SO510	\$ 44,068	\$ 45,695	\$ 44,474	\$ 42,700	\$ 41,077
Legal Expense	SO520	\$ 801	\$ 660	\$ 679	\$ 794	\$ 910
Office Occupancy and Equipment Expense	SO530	\$ 12,720	\$ 13,250	\$ 12,583	\$ 11,856	\$ 11,447
Marketing and Other Professional Services	SO540	\$ 3,963	\$ 4,332	\$ 4,121	\$ 3,590	\$ 2,861
Loan Servicing Fees	SO550	\$ 53	\$ 58	\$ 52	\$ 52	\$ 54
Goodwill and Other Intangibles Expense	SO560	\$ 65	\$ 161	\$ 162	\$ 66	\$ 72
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 44	\$ 226	\$ 38	\$ 119	\$ 554
Other Noninterest Expense	SO580	\$ 11,515	\$ 11,063	\$ 10,616	\$ 10,953	\$ 9,217
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	\$ 37,858	\$ 44,287	\$ 47,554	\$ 35,064	\$ 36,465
Income Taxes - Total	SO71	\$ 7,949	\$ 9,939	\$ 11,012	\$ 8,261	\$ 8,624
Federal	SO710	\$ 6,527	\$ 8,098	\$ 8,945	\$ 6,666	\$ 7,018
State, Local & Other	SO720	\$ 1,422	\$ 1,841	\$ 2,067	\$ 1,595	\$ 1,606
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 29,909	\$ 34,348	\$ 36,542	\$ 26,803	\$ 27,841
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 29,909	\$ 34,348	\$ 36,542	\$ 26,803	\$ 27,841

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Other Codes As of Dec 2005			
Other Noninterest Income Codes			
Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	16	\$ 376
5	Net income(loss) from real estate held for invest	2	\$ 19
7	Net income(loss) from leased property	2	\$ 12
9	Net income from data processing lease/services	1	\$ 604
15	Income from corporate-owned life insurance	7	\$ 281
99	Other	25	\$ 262
Other Noninterest Expense Codes			
Code	Description	Count	Amount
1	Deposit Insurance Premiums	13	\$ 315
2	OTS assessments	21	\$ 367
6	Supervisory examination fees	3	\$ 52
7	Office supplies, printing, and postage	31	\$ 1,021
8	Telephone, including data lines	9	\$ 175
9	Loan origination expense	5	\$ 787
10	ATM expense	5	\$ 147
11	Adjustments to prior periods	1	\$ 955
15	Foreclosure expenses	1	\$ 259
17	Charitable contributions	4	\$ 253
99	Other	38	\$ 3,715

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 566,884	\$ 417,967	\$ 272,648	\$ 131,933	\$ 492,793
YTD - Deposits and Investment Securities	Y_SO115	\$ 43,615	\$ 31,279	\$ 20,054	\$ 9,784	\$ 33,999
YTD - Mortgage-Backed Securities	Y_SO125	\$ 31,555	\$ 23,799	\$ 16,041	\$ 8,016	\$ 32,330
YTD - Mortgage Loans	Y_SO141	\$ 458,333	\$ 338,229	\$ 220,945	\$ 106,632	\$ 397,596
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,978	\$ 12,314	\$ 7,547	\$ 3,713	\$ 11,381
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,403	\$ 12,346	\$ 8,061	\$ 3,788	\$ 17,487
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,920	\$ 1,389	\$ 952	\$ 439	\$ 1,888
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,920	\$ 1,389	\$ 952	\$ 439	\$ 1,888
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 232,629	\$ 167,879	\$ 107,365	\$ 51,657	\$ 191,107
YTD - Deposits	Y_SO215	\$ 198,616	\$ 143,529	\$ 92,209	\$ 44,906	\$ 168,724
YTD - Escrows	Y_SO225	\$ 60	\$ 49	\$ 30	\$ 10	\$ 65
YTD - Advances from FHLBank	Y_SO230	\$ 25,908	\$ 18,626	\$ 11,644	\$ 5,451	\$ 18,790
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	\$ 8,045	\$ 5,675	\$ 3,482	\$ 1,290	\$ 3,528
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	\$ 336,175	\$ 251,477	\$ 166,235	\$ 80,715	\$ 303,574
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 9,739	\$ 9,119	\$ 6,318	\$ 4,732	\$ 7,489
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 326,436	\$ 242,358	\$ 159,917	\$ 75,983	\$ 296,085
YTD - Noninterest Income - Total	Y_SO42	\$ 116,172	\$ 102,847	\$ 65,556	\$ 29,211	\$ 93,282
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 860	\$ 691	\$ 581	\$ 57	\$ 84
YTD - Other Fees and Charges	Y_SO420	\$ 68,898	\$ 65,205	\$ 42,502	\$ 19,578	\$ 56,393
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 41,783	\$ 33,280	\$ 19,761	\$ 8,668	\$ 29,409
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 36,114	\$ 27,981	\$ 17,928	\$ 7,572	\$ 23,582
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 4,474	\$ 4,106	\$ 1,698	\$ 1,096	\$ 5,666
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	\$ 37	\$ 38	\$ 38	\$ 0	\$ - 105
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 308	\$ 301	\$ - 4	\$ 16	\$ 253

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 850	\$ 854	\$ 101	\$ - 16	\$ 13
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 4,631	\$ 3,671	\$ 2,712	\$ 908	\$ 7,396
YTD - Noninterest Expense - Total	Y_SO51	\$ 278,122	\$ 218,300	\$ 142,855	\$ 70,130	\$ 242,362
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 168,736	\$ 132,869	\$ 87,174	\$ 42,700	\$ 148,591
YTD - Legal Expense	Y_SO520	\$ 2,893	\$ 2,133	\$ 1,473	\$ 794	\$ 2,922
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 48,784	\$ 37,689	\$ 24,439	\$ 11,856	\$ 42,416
YTD - Marketing and Other Professional Services	Y_SO540	\$ 13,569	\$ 12,043	\$ 7,711	\$ 3,590	\$ 11,470
YTD - Loan Servicing Fees	Y_SO550	\$ 215	\$ 162	\$ 104	\$ 52	\$ 128
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 262	\$ 389	\$ 228	\$ 66	\$ 282
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 427	\$ 383	\$ 157	\$ 119	\$ 835
YTD - Other Noninterest Expense	Y_SO580	\$ 43,236	\$ 32,632	\$ 21,569	\$ 10,953	\$ 35,718
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 164,486	\$ 126,905	\$ 82,618	\$ 35,064	\$ 147,005
YTD - Income Taxes - Total	Y_SO71	\$ 36,918	\$ 29,212	\$ 19,273	\$ 8,261	\$ 35,242
YTD - Federal	Y_SO710	\$ 30,195	\$ 23,709	\$ 15,611	\$ 6,666	\$ 28,294
YTD - State, Local, and Other	Y_SO720	\$ 6,723	\$ 5,503	\$ 3,662	\$ 1,595	\$ 6,948
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 127,568	\$ 97,693	\$ 63,345	\$ 26,803	\$ 111,763
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 636
YTD - Net Income (Loss)	Y_SO91	\$ 127,568	\$ 97,693	\$ 63,345	\$ 26,803	\$ 111,127

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 49,597	\$ 47,711	\$ 47,980	\$ 43,852	\$ 42,893
Net Provision for Loss	VA115	\$ 812	\$ 2,548	\$ 1,464	\$ 4,472	\$ 1,211
Transfers	VA125	\$ 31	\$ 408	\$ - 152	\$ - 88	\$ 989
Recoveries	VA135	\$ 337	\$ 224	\$ 365	\$ 731	\$ 205
Adjustments	VA145	\$ 0	\$ - 74	\$ - 163	\$ 0	\$ 8
Charge-offs	VA155	\$ 2,593	\$ 1,220	\$ 1,783	\$ 987	\$ 1,455
General Valuation Allowances - Ending Balance	VA165	\$ 48,184	\$ 49,597	\$ 47,711	\$ 47,980	\$ 43,851
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,122	\$ 5,048	\$ 5,089	\$ 4,624	\$ 5,358
Net Provision for Loss	VA118	\$ - 148	\$ 479	\$ 160	\$ 379	\$ 493

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 31	\$- 408	\$ 152	\$ 88	\$- 989
Adjustments	VA148	\$- 467	\$ 74	\$ 163	\$- 2	\$- 24
Charge-offs	VA158	\$ 288	\$ 71	\$ 516	\$ 0	\$ 214
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,188	\$ 5,122	\$ 5,048	\$ 5,089	\$ 4,624
Total Valuation Allowances - Beginning Balance	VA110	\$ 54,719	\$ 52,759	\$ 53,069	\$ 48,476	\$ 48,251
Net Provision for Loss	VA120	\$ 664	\$ 3,027	\$ 1,624	\$ 4,851	\$ 1,704
Recoveries	VA140	\$ 337	\$ 224	\$ 365	\$ 731	\$ 205
Adjustments	VA150	\$- 467	\$ 0	\$ 0	\$- 2	\$- 16
Charge-offs	VA160	\$ 2,881	\$ 1,291	\$ 2,299	\$ 987	\$ 1,669
Total Valuation Allowances - Ending Balance	VA170	\$ 52,372	\$ 54,719	\$ 52,759	\$ 53,069	\$ 48,475
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,593	\$ 1,220	\$ 1,783	\$ 987	\$ 1,455
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,641	\$ 734	\$ 1,222	\$ 560	\$ 392
Construction - Total	SUB2030	\$ 1,066	\$ 196	\$ 68	\$ 296	\$ 0
1-4 Dwelling Units	VA420	\$ 1,066	\$ 128	\$ 68	\$ 296	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 68	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 575	\$ 538	\$ 1,154	\$ 264	\$ 392
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3	\$ 24	\$ 35	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 461	\$ 473	\$ 822	\$ 264	\$ 347
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 105	\$ 0	\$ 0	\$ 0	\$ 45
Land	VA490	\$ 0	\$ 0	\$ 297	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 897	\$ 304	\$ 529	\$ 308	\$ 509
Commercial Loans	VA520	\$ 223	\$ 23	\$ 246	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 674	\$ 281	\$ 283	\$ 308	\$ 509
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 30	\$ 0	\$ 23	\$ 62
Education Loans	VA530	\$ 22	\$ 12	\$ 101	\$ 0	\$ 86
Auto Loans	VA540	\$ 508	\$ 185	\$ 99	\$ 208	\$ 189
Mobile Home Loans	VA550	\$ 33	\$ 0	\$ 0	\$ 12	\$ 31

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 111	\$ 54	\$ 83	\$ 65	\$ 141
Repossessed Assets - Total	VA60	\$ 55	\$ 182	\$ 32	\$ 119	\$ 554
Real Estate - Construction	VA605	\$ 21	\$ 0	\$ 8	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 34	\$ 147	\$ 21	\$ 114	\$ 115
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 3	\$ 2	\$ 439
Other Repossessed Assets	VA630	\$ 0	\$ 25	\$ 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	\$ 337	\$ 224	\$ 365	\$ 731	\$ 205
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 73	\$ 20	\$ 134	\$ 203	\$ 104
Construction - Total	SUB2130	\$ 1	\$ 1	\$ 118	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 118	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 72	\$ 19	\$ 16	\$ 203	\$ 103
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 19	\$ 8	\$ 13	\$ 46	\$ 73
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 11	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 156	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 1	\$ 30
Land	VA491	\$ 53	\$ 0	\$ 2	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 249	\$ 204	\$ 231	\$ 528	\$ 101
Commercial Loans	VA521	\$ 130	\$ 4	\$ 7	\$ 171	\$ 7
Consumer Loans - Total	SUB2161	\$ 119	\$ 200	\$ 224	\$ 357	\$ 94
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 26	\$ 43	\$ 0	\$ 21	\$ 27
Education Loans	VA531	\$ 26	\$ 5	\$ 65	\$ 13	\$ 3
Auto Loans	VA541	\$ 26	\$ 123	\$ 69	\$ 260	\$ 49

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 45	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 41	\$ 29	\$ 45	\$ 63	\$ 15
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	\$- 179	\$ 72	\$ 309	\$ 469	\$- 493
Deposits and Investment Securities	VA38	\$- 30	\$ 0	\$- 5	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 63	\$ 47	\$ 292	\$ 514	\$- 428
Construction - Total	SUB2230	\$ 0	\$- 36	\$- 49	\$ 356	\$ 400
1-4 Dwelling Units	VA422	\$ 0	\$ 42	\$- 51	\$ 356	\$ 400
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$- 78	\$ 2	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 63	\$ 83	\$ 341	\$ 158	\$- 828
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$- 3	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 15	\$- 74	\$ 98	\$- 3	\$- 520
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 7	\$- 52	\$ 0	\$ 3	\$- 353
Multifamily (5 or more) Dwelling Units	VA472	\$- 1	\$ 240	\$ 223	\$ 0	\$ 1
Nonresidential Property (Except Land)	VA482	\$ 44	\$- 31	\$ 23	\$ 158	\$ 44
Land	VA492	\$- 2	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 208	\$ 25	\$ 22	\$- 45	\$- 65
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$- 17	\$- 53
Consumer Loans - Total	SUB2261	\$- 208	\$ 25	\$ 22	\$- 28	\$- 12
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	\$- 13	\$ 24	\$ 31	\$- 45	\$- 27
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 195	\$ 1	\$- 9	\$ 17	\$ 15
Repossessed Assets - Total	VA62	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,077	\$ 1,068	\$ 1,727	\$ 725	\$ 757
Deposits and Investment Securities	VA39	\$- 30	\$ 0	\$- 5	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$- 15	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,631	\$ 761	\$ 1,380	\$ 871	\$- 140
Construction - Total	SUB2330	\$ 1,065	\$ 159	\$- 99	\$ 652	\$ 399
1-4 Dwelling Units	VA425	\$ 1,065	\$ 169	\$- 101	\$ 652	\$ 399
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 10	\$ 2	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 566	\$ 602	\$ 1,479	\$ 219	\$- 539
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 3	\$ 24	\$ 31	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 457	\$ 391	\$ 907	\$ 215	\$- 246
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 7	\$- 22	\$ 0	\$ 3	\$- 353
Multifamily (5 or more) Dwelling Units	VA475	\$ 5	\$ 240	\$ 223	\$- 156	\$ 1
Nonresidential Property (Except Land)	VA485	\$ 149	\$- 31	\$ 23	\$ 157	\$ 59
Land	VA495	\$- 55	\$ 0	\$ 295	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 440	\$ 125	\$ 320	\$- 265	\$ 343
Commercial Loans	VA525	\$ 93	\$ 19	\$ 239	\$- 188	\$- 60
Consumer Loans - Total	SUB2361	\$ 347	\$ 106	\$ 81	\$- 77	\$ 403
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 26	\$- 13	\$ 0	\$ 2	\$ 35
Education Loans	VA535	\$- 4	\$ 7	\$ 36	\$- 13	\$ 83
Auto Loans	VA545	\$ 469	\$ 86	\$ 61	\$- 97	\$ 113
Mobile Home Loans	VA555	\$ 33	\$ 0	\$- 45	\$ 12	\$ 31
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$- 125	\$ 26	\$ 29	\$ 19	\$ 141
Reposessed Assets - Total	VA65	\$ 51	\$ 182	\$ 32	\$ 119	\$ 554
Real Estate - Construction	VA607	\$ 21	\$ 0	\$ 8	\$ 3	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 34	\$ 147	\$ 21	\$ 114	\$ 115

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 3	\$ 2	\$ 439
Other Repossessed Assets	VA633	\$- 4	\$ 25	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,280	\$ 4,025	\$ 12,690	\$ 3,587	\$ 8,493
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 22,649	\$ 24,144	\$ 33,042	\$ 28,310	\$ 29,188
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,366	\$ 5,754	\$ 14,042	\$ 4,821	\$ 7,740
Construction	VA951	\$ 1,135	\$ 231	\$ 140	\$ 921	\$ 334
Permanent - 1-4 Dwelling Units	VA952	\$ 3,772	\$ 3,345	\$ 12,509	\$ 3,707	\$ 7,406
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 459	\$ 2,178	\$ 1,393	\$ 193	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 113,234	\$ 114,063	\$ 118,406	\$ 122,859	\$ 100,910
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 169,731	\$ 172,600	\$ 163,852	\$ 174,262	\$ 163,181
Substandard	VA965	\$ 163,851	\$ 165,328	\$ 157,567	\$ 170,525	\$ 160,025
Doubtful	VA970	\$ 5,880	\$ 7,272	\$ 6,285	\$ 3,737	\$ 3,156
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 8,642	\$ 9,545	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 6,337	\$ 7,890	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 304	\$ 341	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 264,071	\$ 269,143	\$ 241,516	\$ 265,677	\$ 255,357
Mortgages - Total	SUB2421	\$ 252,641	\$ 256,792	\$ 229,433	\$ 255,712	\$ 246,403
Construction and Land Loans	SUB2430	\$ 36,146	\$ 47,189	\$ 40,976	\$ 37,609	\$ 26,571

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 190,409	\$ 182,468	\$ 167,561	\$ 192,032	\$ 194,380
Permanent Loans Secured by All Other Property	SUB2450	\$ 37,284	\$ 36,697	\$ 27,284	\$ 37,801	\$ 33,671
Nonmortgages - Total	SUB2461	\$ 11,430	\$ 12,351	\$ 12,083	\$ 9,965	\$ 8,954
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 117,233	\$ 129,670	\$ 110,873	\$ 113,043	\$ 111,030
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 112,401	\$ 125,870	\$ 105,402	\$ 109,932	\$ 108,660
Mortgage Loans - Total	SUB2481	\$ 104,950	\$ 118,905	\$ 95,142	\$ 101,938	\$ 101,721
Construction	PD115	\$ 14,913	\$ 27,889	\$ 23,454	\$ 16,404	\$ 11,278
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,431	\$ 841	\$ 331	\$ 325	\$ 1,196
Secured by First Liens	PD123	\$ 68,451	\$ 73,372	\$ 62,687	\$ 70,490	\$ 74,433
Secured by Junior Liens	PD124	\$ 3,244	\$ 1,933	\$ 1,691	\$ 2,092	\$ 1,665
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,892	\$ 5,036	\$ 563	\$ 619	\$ 666
Nonresidential Property (Except Land)	PD135	\$ 9,756	\$ 6,796	\$ 5,958	\$ 9,203	\$ 8,402
Land	PD138	\$ 4,263	\$ 3,038	\$ 458	\$ 2,805	\$ 4,081
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,680	\$ 2,806	\$ 6,708	\$ 4,813	\$ 3,644
Consumer Loans - Total	SUB2511	\$ 4,771	\$ 4,159	\$ 3,552	\$ 3,181	\$ 3,295
Loans on Deposits	PD161	\$ 892	\$ 916	\$ 165	\$ 753	\$ 131
Home Improvement Loans	PD163	\$ 31	\$ 24	\$ 11	\$ 31	\$ 77
Education Loans	PD165	\$ 22	\$ 83	\$ 75	\$ 53	\$ 27
Auto Loans	PD167	\$ 1,625	\$ 1,162	\$ 1,311	\$ 902	\$ 1,453
Mobile Home Loans	PD169	\$ 1,190	\$ 1,373	\$ 1,324	\$ 1,042	\$ 1,160
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 1,011	\$ 601	\$ 666	\$ 400	\$ 447
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 201	\$ 351	\$ 126	\$ 29	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 222	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,832	\$ 3,800	\$ 5,471	\$ 3,111	\$ 2,370

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 4,456	\$ 2,926	\$ 5,293	\$ 2,739	\$ 2,041
Construction	PD215	\$ 1,703	\$ 0	\$ 1,159	\$ 2,120	\$ 1,037
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 25	\$ 0	\$ 0	\$ 73	\$ 159
Secured by First Liens	PD223	\$ 2,560	\$ 2,865	\$ 2,446	\$ 546	\$ 601
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 168	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 61	\$ 608	\$ 0	\$ 244
Land	PD238	\$ 0	\$ 0	\$ 1,080	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 5	\$ 774	\$ 47	\$ 223	\$ 102
Consumer Loans - Total	SUB2521	\$ 371	\$ 100	\$ 131	\$ 149	\$ 227
Loans on Deposits	PD261	\$ 242	\$ 0	\$ 56	\$ 58	\$ 90
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Education Loans	PD265	\$ 35	\$ 19	\$ 0	\$ 1	\$ 0
Auto Loans	PD267	\$ 14	\$ 12	\$ 25	\$ 3	\$ 6
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 80	\$ 69	\$ 50	\$ 87	\$ 109
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 146,838	\$ 139,473	\$ 130,643	\$ 152,634	\$ 144,327
Mortgage Loans - Total	SUB2501	\$ 143,235	\$ 134,961	\$ 128,998	\$ 151,035	\$ 142,641
Construction	PD315	\$ 8,332	\$ 9,738	\$ 9,975	\$ 7,355	\$ 6,037
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,475	\$ 143	\$ 223	\$ 666	\$ 179
Secured by First Liens	PD323	\$ 108,338	\$ 100,941	\$ 95,628	\$ 114,914	\$ 112,621
Secured by Junior Liens	PD324	\$ 3,885	\$ 2,373	\$ 4,555	\$ 2,926	\$ 3,526
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,048	\$ 1,479	\$ 1,474	\$ 2,467	\$ 2,656
Nonresidential Property (Except Land)	PD335	\$ 12,222	\$ 13,763	\$ 12,293	\$ 13,782	\$ 13,484
Land	PD338	\$ 6,935	\$ 6,524	\$ 4,850	\$ 8,925	\$ 4,138
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,129	\$ 3,679	\$ 1,392	\$ 1,314	\$ 1,407
Consumer Loans - Total	SUB2531	\$ 474	\$ 833	\$ 253	\$ 285	\$ 279
Loans on Deposits	PD361	\$ 1	\$ 129	\$ 0	\$ 12	\$ 7
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 23	\$ 0
Auto Loans	PD367	\$ 99	\$ 156	\$ 97	\$ 39	\$ 83
Mobile Home Loans	PD369	\$ 219	\$ 170	\$ 0	\$ 37	\$ 56
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 155	\$ 378	\$ 156	\$ 174	\$ 133
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 39	\$ 519	\$ 1	\$ 6	\$ 37
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 61	\$ 61	\$ 129	\$ 115	\$ 53
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 61	\$ 61	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 58,965	\$ 62,278	\$ 92,112	\$ 84,559	\$ 68,679
90% up to 100% LTV	LD110	\$ 52,211	\$ 55,567	\$ 76,913	\$ 49,615	\$ 59,840
100% and greater LTV	LD120	\$ 6,754	\$ 6,711	\$ 15,199	\$ 34,944	\$ 8,839
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,190	\$ 4,769	\$ 4,591	\$ 4,935	\$ 4,798
Past Due and Still Accruing - Total	SUB5240	\$ 1,626	\$ 2,998	\$ 3,091	\$ 3,313	\$ 3,281
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,626	\$ 2,998	\$ 2,283	\$ 3,313	\$ 3,119
90% up to 100% LTV	LD210	\$ 1,538	\$ 2,501	\$ 2,262	\$ 2,360	\$ 2,429
100% and greater LTV	LD220	\$ 88	\$ 497	\$ 21	\$ 953	\$ 690
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 808	\$ 0	\$ 162

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 233	\$ 0	\$ 162
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 575	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,564	\$ 1,771	\$ 1,500	\$ 1,622	\$ 1,517
90% up to 100% LTV	LD250	\$ 1,204	\$ 1,479	\$ 1,259	\$ 1,475	\$ 1,392
100% and greater LTV	LD260	\$ 360	\$ 292	\$ 241	\$ 147	\$ 125
Net Charge-offs - Total	SUB5300	\$ 0	\$ 24	\$ 0	\$ 1	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 24	\$ 0	\$ 1	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 154	\$ 234	\$ 68	\$ 100	\$ 98
90% up to 100% LTV	LD410	\$ 154	\$ 234	\$ 68	\$ 100	\$ 98
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,134	\$ 3,621	\$ 4,241	\$ 952	\$ 3,866
90% up to 100% LTV	LD430	\$ 2,737	\$ 3,475	\$ 3,145	\$ 372	\$ 2,326
100% and greater LTV	LD440	\$ 397	\$ 146	\$ 1,096	\$ 580	\$ 1,540
Sales - Total	SUB5340	\$ 2,577	\$ 1,653	\$ 784	\$ 254	\$ 556
90% up to 100% LTV	LD450	\$ 2,577	\$ 1,653	\$ 784	\$ 254	\$ 330
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 226

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 505,915	\$ 562,810	\$ 569,883	\$ 563,657	\$ 582,992
Mortgage Construction Loans	CC105	\$ 431,941	\$ 492,198	\$ 490,587	\$ 489,070	\$ 519,809
Other Mortgage Loans	CC115	\$ 73,974	\$ 70,612	\$ 79,296	\$ 74,587	\$ 63,183
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 46,303	\$ 37,563	\$ 32,247	\$ 36,732	\$ 36,280
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 153,484	\$ 175,216	\$ 176,142	\$ 213,584	\$ 134,153
1-4 Dwelling Units	CC280	\$ 99,271	\$ 105,600	\$ 127,464	\$ 138,917	\$ 90,553
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,881	\$ 614	\$ 1,713	\$ 5,321	\$ 1,812
All Other Real Estate	CC300	\$ 52,332	\$ 69,002	\$ 46,965	\$ 69,346	\$ 41,788
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,815	\$ 5,629	\$ 12,057	\$ 9,648	\$ 11,711
Commitments Outstanding to Purchase Loans	CC320	\$ 360	\$ 8,138	\$ 1,532	\$ 9,362	\$ 10,532
Commitments Outstanding to Sell Loans	CC330	\$ 81,657	\$ 131,773	\$ 174,943	\$ 159,002	\$ 115,690
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 226	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 1,000	\$ 0	\$ 6,500	\$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 398,066	\$ 405,810	\$ 374,028	\$ 352,107	\$ 349,043
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 317,490	\$ 325,175	\$ 289,588	\$ 287,241	\$ 254,899
Commercial Lines	CC420	\$ 70,351	\$ 70,227	\$ 73,752	\$ 56,857	\$ 68,120
Open-End Consumer Lines - Credit Cards	CC423	\$ 158	\$ 101	\$ 106	\$ 104	\$ 101
Open-End Consumer Lines - Other	CC425	\$ 10,067	\$ 10,307	\$ 10,582	\$ 7,905	\$ 25,923
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 35,030	\$ 35,860	\$ 35,742	\$ 34,464	\$ 34,255
Commercial	CC430	\$ 5,932	\$ 3,980	\$ 3,661	\$ 3,202	\$ 3,605
Standby, Not Included on CC465 or CC468	CC435	\$ 29,098	\$ 31,880	\$ 32,081	\$ 31,262	\$ 30,650
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 135,482	\$ 146,977	\$ 136,717	\$ 62,389	\$ 54,627
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 99,778	\$ 104,893	\$ 136,717	\$ 62,389	\$ 54,627
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 45,914	\$ 31,375	\$ 39,751	\$ 56,872	\$ 82,352
Pass-Through Securities	CF143	\$ 41,878	\$ 23,904	\$ 25,488	\$ 42,309	\$ 71,808
Other Mortgage-Backed Securities	CF153	\$ 4,036	\$ 7,471	\$ 14,263	\$ 14,563	\$ 10,544
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,058	\$ 396	\$ 28,828	\$ 4,016	\$ 23,964
Pass-Through Securities	CF145	\$ 2,058	\$ 396	\$ 19,283	\$ 3,272	\$ 23,964
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 9,545	\$ 744	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 43,856	\$ 30,979	\$ 10,923	\$ 52,856	\$ 58,388
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 31,293	\$- 52,595	\$- 33,946	\$- 43,031	\$- 39,739
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 6,997	\$- 8,991	\$- 11,337	\$- 5,714	\$- 3,383
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,225,983	\$ 1,416,996	\$ 1,336,625	\$ 1,091,216	\$ 1,150,783
Construction Loans - Total	SUB3840	\$ 333,134	\$ 312,658	\$ 301,622	\$ 265,043	\$ 327,567
1-4 Dwelling Units	CF190	\$ 205,274	\$ 185,611	\$ 175,922	\$ 155,690	\$ 247,862
Multifamily (5 or more) Dwelling Units	CF200	\$ 19,431	\$ 561	\$ 4,076	\$ 608	\$ 1,033

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 108,429	\$ 126,486	\$ 121,624	\$ 108,745	\$ 78,672
Permanent Loans - Total	SUB3851	\$ 892,849	\$ 1,104,338	\$ 1,035,003	\$ 826,173	\$ 823,216
1-4 Dwelling Units	CF225	\$ 765,925	\$ 914,433	\$ 839,254	\$ 673,412	\$ 672,790
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,841	\$ 8,797	\$ 8,731	\$ 7,064	\$ 5,840
Nonresidential (Except Land)	CF260	\$ 79,867	\$ 113,720	\$ 118,698	\$ 89,309	\$ 99,568
Land	CF270	\$ 42,216	\$ 67,388	\$ 68,320	\$ 56,388	\$ 45,018
Loans and Participations Purchased - Total	SUB3880	\$ 10,640	\$ 14,216	\$ 91,477	\$ 75,954	\$ 37,579
Secured by 1-4 Dwelling Units	CF280	\$ 7,066	\$ 9,426	\$ 87,799	\$ 71,526	\$ 30,314
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 693	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 3,574	\$ 4,790	\$ 2,985	\$ 4,428	\$ 7,265
Loans and Participations Sold - Total	SUB3890	\$ 555,332	\$ 673,461	\$ 593,879	\$ 483,349	\$ 499,031
Secured by 1-4 Dwelling Units	CF310	\$ 439,143	\$ 562,678	\$ 455,309	\$ 377,041	\$ 393,557
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 116,189	\$ 110,783	\$ 138,570	\$ 106,308	\$ 105,474
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 544,692	\$- 659,245	\$- 502,402	\$- 407,395	\$- 461,452
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 612,355	\$ 629,713	\$ 661,995	\$ 563,572	\$ 590,829
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 16,074	\$- 20,574	\$ 49,962	\$ 35,368	\$ 10,766
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 224,255	\$ 330,099	\$ 297,241	\$ 157,688	\$ 166,640
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 52,862	\$ 107,464	\$ 222,190	\$ 155,617	\$ 109,268
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 75,094	\$ 79,412	\$ 76,880	\$ 48,561	\$ 62,502
Commercial	CF390	\$ 62,187	\$ 43,246	\$ 37,067	\$ 28,389	\$ 37,534
Consumer	CF400	\$ 12,907	\$ 36,166	\$ 39,813	\$ 20,172	\$ 24,968
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,727	\$ 2,937	\$ 2,138	\$ 26	\$ 22
Commercial	CF395	\$ 1,692	\$ 2,926	\$ 1,705	\$ 3	\$ 4
Consumer	CF405	\$ 35	\$ 11	\$ 433	\$ 23	\$ 18
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 73,367	\$ 76,475	\$ 74,742	\$ 48,535	\$ 62,480
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 35,750	\$ 178,016	\$ 80,487	\$ 23,047	\$ 148,744
New Deposits Received less Deposits Withdrawn	CF420	\$- 18,554	\$ 127,989	\$ 33,942	\$- 21,021	\$ 105,570
Interest Credited to Deposits	CF430	\$ 54,304	\$ 50,027	\$ 46,545	\$ 44,068	\$ 43,174
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 540,851	\$ 478,943	\$ 388,456	\$ 373,437	\$ 378,469
Fully Insured	DI100	\$ 455,746	\$ 371,791	\$ 296,872	\$ 290,530	\$ 294,027
Other	DI110	\$ 85,105	\$ 107,152	\$ 91,584	\$ 82,907	\$ 84,442
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,318,374	\$ 5,203,456	\$ 5,183,892	\$ 5,151,651	\$ 5,160,100
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,154,987	\$ 2,240,545	\$ 2,104,089	\$ 2,042,498	\$ 2,030,489
Number of Deposit Accounts - Total	SUB4062	424,912	407,304	405,479	402,835	403,686
Balances of \$100,000 or Less	DI150	413,010	395,426	393,611	391,320	392,275
Balances Greater than \$100,000	DI160	11,902	11,878	11,868	11,515	11,411
IRA/Keogh Accounts	DI200	\$ 809,435	\$ 818,959	\$ 813,869	\$ 805,807	\$ 789,994
Uninsured Deposits	DI210	\$ 914,955	\$ 894,256	\$ 758,081	\$ 757,267	\$ 751,730
Preferred Deposits	DI220	\$ 2,935	\$ 2,623	\$ 3,047	\$ 2,462	\$ 2,016
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 657,638	\$ 663,817	\$ 1,049,965	\$ 1,157,721	\$ 1,210,271
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,111,172	\$ 1,173,289	\$ 902,985	\$ 886,728	\$ 855,655
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,080,545	\$ 1,078,238	\$ 950,174	\$ 889,083	\$ 926,550
Deposits & Escrows - Time Deposits	DI340	\$ 4,624,100	\$ 4,528,661	\$ 4,384,862	\$ 4,260,614	\$ 4,198,113
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 251,081	\$ 269,389	\$ 240,755	\$ 223,652	\$ 223,746
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 2,581	\$ 3,133	\$ 1,150	\$ 1,880	\$ 2,340
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 14,631	\$ 14,857	\$ 15,082	\$ 14,813	\$ 14,380
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,052	\$ 1,127	\$ 1,167	\$ 783	\$ 982
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 389	\$ 176	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,227	\$ 3,415	\$ 4,514	\$ 4,103	\$ 653
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

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,168	2,272	2,264	2,161	2,117
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 898,355	\$ 869,043	\$ 819,048	\$ 885,914	\$ 898,635
Assets Held for Sale	SI387	\$ 114,792	\$ 142,864	\$ 222,417	\$ 104,870	\$ 106,518
Loans Serviced for Others	SI390	\$ 226,679	\$ 221,442	\$ 211,400	\$ 209,637	\$ 221,104
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	85.17%	85.12%	84.79%	83.39%	86.50%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.34%	85.46%	84.94%	82.96%	86.24%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.05%	84.88%	85.08%	82.60%	86.02%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.73%	80.49%	81.49%	79.49%	82.04%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,325	\$ 1,337	\$ 2,175	\$ 2,199	\$ 2,204
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 29,101	\$ 29,207	\$ 28,208	\$ 26,107	\$ 29,121
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	43	45	61	57	67
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 1,004,743	\$ 1,015,929	\$ 961,990	\$ 946,915	\$ 912,094
Net Income (Loss) (SO91)	SI610	\$ 29,909	\$ 34,348	\$ 36,542	\$ 26,803	\$ 27,841
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 15,678	\$ 14,725	\$ 11,681	\$ 11,780	\$ 15,064
Stock Issued	SI640	\$ 456	\$ 2,004	\$ 39	\$ 196	\$ 6,418
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,533	\$ 1,211	\$ 23,353	\$ 7,563	\$ 17,496
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,388	\$- 5,221	\$ 4,846	\$- 6,824	\$- 709

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 13	\$- 309	\$ 663	\$- 75	\$- 107
Other Adjustments	SI671	\$- 364	\$- 909	\$ 177	\$- 808	\$- 1,053
Ending Equity Capital (SC80)	SI680	\$ 1,019,224	\$ 1,032,328	\$ 1,015,929	\$ 961,990	\$ 946,916
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	\$ 242	\$ 292	\$ 103	\$ 101	\$ 95
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 124,603	\$ 93,901	\$ 81,822	\$ 78,360
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 34	\$ 75	\$ 76	\$ 86	\$ 140
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 9,419,544	\$ 9,333,562	\$ 9,162,284	\$ 8,963,857	\$ 8,864,581
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,278,433	\$ 1,235,199	\$ 1,193,904	\$ 1,218,422	\$ 1,308,018
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,240,841	\$ 7,137,532	\$ 7,065,775	\$ 6,897,824	\$ 6,755,044
Nonmortgage Loans	SI885	\$ 495,273	\$ 476,279	\$ 476,512	\$ 468,611	\$ 457,436
Deposits and Excrows	SI890	\$ 7,432,017	\$ 7,861,098	\$ 7,226,223	\$ 7,172,220	\$ 7,134,265
Total Borrowings	SI895	\$ 899,864	\$ 878,662	\$ 885,217	\$ 770,441	\$ 768,661
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	5	12	12	10
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,993	\$ 169	\$ 2,200	\$ 1,578	\$ 1,106
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.81	4.70	4.90	4.69	4.28
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.07	4.70	5.96	6.74	4.68

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	2	1	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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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	15	13	14	13	14

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 7,684,653	\$ 14,494,199	\$ 12,414,603	\$ 11,965,388	\$ 11,983,726
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 5,766,193	\$ 11,394,630	\$ 9,563,618	\$ 9,283,769	\$ 9,299,605
Personal Trust and Agency Accounts	FS210	\$ 1,502,007	\$ 1,820,266	\$ 1,750,735	\$ 1,726,951	\$ 1,713,386
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 302,659	\$ 253,888	\$ 239,223	\$ 237,502	\$ 234,997
Employee Benefit - Defined Contribution	FS220	\$ 8,307	\$ 8,272	\$ 8,632	\$ 8,119	\$ 22,432
Employee Benefit - Defined Benefit	FS230	\$ 17,468	\$ 64,000	\$ 63,541	\$ 62,989	\$ 48,692
Other Retirement Accounts	FS240	\$ 276,884	\$ 181,616	\$ 167,050	\$ 166,394	\$ 163,873
Corporate Trust and Agency Accounts	FS250	\$ 51,313	\$ 53,051	\$ 53,015	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 3,910,214	\$ 9,267,425	\$ 7,520,645	\$ 7,319,316	\$ 7,351,222
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 690,735	\$ 789,109	\$ 719,695	\$ 745,690
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 237,953	\$ 1,710,525	\$ 1,645,037	\$ 1,495,654	\$ 1,518,884
Personal Trust and Agency Accounts	FS211	\$ 184,672	\$ 255,072	\$ 250,583	\$ 269,807	\$ 322,246
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 53,104	\$ 1,455,304	\$ 1,394,331	\$ 1,225,724	\$ 1,196,451
Employee Benefit - Defined Contribution	FS221	\$ 520	\$ 824,429	\$ 789,528	\$ 736,489	\$ 722,274

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 1,094	\$ 34,540	\$ 33,771	\$ 33,909	\$ 41,924
Other Retirement Accounts	FS241	\$ 51,490	\$ 596,335	\$ 571,032	\$ 455,326	\$ 432,253
Corporate Trust and Agency Accounts	FS251	\$ 177	\$ 149	\$ 123	\$ 123	\$ 187
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,680,507	\$ 1,389,044	\$ 1,205,948	\$ 1,185,965	\$ 1,165,237
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,807	6,483	4,928	3,887	3,666
Personal Trust and Agency Accounts	FS212	951	1,304	1,224	1,170	1,102
Retirement-related Trust and Agency Accounts - Total	SUB6120	749	782	461	482	485
Employee Benefit - Defined Contribution	FS222	19	19	25	30	36
Employee Benefit - Defined Benefit	FS232	20	29	28	30	24
Other Retirement Accounts	FS242	710	734	408	422	425
Corporate Trust and Agency Accounts	FS252	1	1	1	0	0
Investment Management Agency Accounts	FS262	3,106	4,396	3,242	2,235	2,079
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	218	290	280	289	289
Personal Trust and Agency Accounts	FS213	86	112	105	102	101
Retirement-related Trust and Agency Accounts - Total	SUB6130	78	123	117	130	129
Employee Benefit - Defined Contribution	FS223	1	2	3	4	5
Employee Benefit - Defined Benefit	FS233	3	28	26	28	28
Other Retirement Accounts	FS243	74	93	88	98	96
Corporate Trust and Agency Accounts	FS253	54	55	58	57	59
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	490	540	509	521	520
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 30,974	\$ 36,871	\$ 26,510	\$ 10,498	\$ 27,583
Personal Trust and Agency Accounts	FS310	\$ 8,950	\$ 8,297	\$ 5,495	\$ 2,674	\$ 10,183
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,099	\$ 1,161	\$ 775	\$ 391	\$ 1,467
Employee Benefit - Defined Contribution	FS320	\$ 22	\$ 18	\$ 13	\$ 7	\$ 159
Employee Benefit - Defined Benefit	FS330	\$ 120	\$ 394	\$ 267	\$ 140	\$ 442
Other Retirement Accounts	FS340	\$ 957	\$ 749	\$ 495	\$ 244	\$ 866
Corporate Trust and Agency Accounts	FS350	\$ 29	\$ 19	\$ 2	\$ 0	\$ 30
Investment Management Agency Accounts	FS360	\$ 10,511	\$ 17,620	\$ 13,430	\$ 4,102	\$ 13,757

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 828	\$ 723	\$ 500	\$ 248	\$ 923
Other Fiduciary and Related Services	FS390	\$ 9,557	\$ 9,051	\$ 6,308	\$ 3,083	\$ 1,223
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 31,915	\$ 37,387	\$ 26,991	\$ 11,721	\$ 23,041
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 31	\$ 21	\$ 6	\$ 5	\$ 44
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,676	\$ 1,436	\$ 1,163	\$ 669	\$ 3,135
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 704	\$ 899	\$ 676	\$- 559	\$ 7,633
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,502,007	\$ 1,820,266	\$ 1,750,735	\$ 1,726,951	\$ 1,713,387
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,685
Interest-Bearing Deposits	FS415	\$ 187	\$ 168	\$ 223	\$ 173	\$ 151
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 50,931	\$ 47,159	\$ 34,871	\$ 39,651	\$ 48,302
State, County and Municipal Obligations	FS425	\$ 211,664	\$ 235,375	\$ 247,274	\$ 259,052	\$ 251,588
Money Market Mutual Funds	FS430	\$ 79,395	\$ 98,553	\$ 121,218	\$ 104,212	\$ 111,935
Other Short-term Obligations	FS435	\$ 100	\$ 8,343	\$ 7,690	\$ 12,632	\$ 11,508
Other Notes and Bonds	FS440	\$ 22,397	\$ 27,122	\$ 27,280	\$ 28,690	\$ 29,683
Common and Preferred Stock	FS445	\$ 1,115,438	\$ 1,373,310	\$ 1,281,647	\$ 1,262,284	\$ 1,240,890
Real Estate Mortgages	FS450	\$ 1,780	\$ 1,801	\$ 1,817	\$ 2,042	\$ 2,056
Real Estate	FS455	\$ 9,278	\$ 9,696	\$ 15,726	\$ 7,041	\$ 7,138
Miscellaneous Assets	FS460	\$ 10,837	\$ 18,739	\$ 12,989	\$ 11,174	\$ 8,451
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	70	0	0	0	101
Corporate and Municipal Trusteeships	FS510	41	0	0	0	59
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	29	0	0	0	42
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 3,116,360	\$ 0	\$ 0	\$ 0	\$ 4,086,897
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
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/Othr Losses	FS70	\$ 25	\$ 21	\$ 6	\$ 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	\$ 24	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 1	\$ 21	\$ 6	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 6	\$ 0	\$ 0	\$ 0	\$ 44
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 35
Investment Management Agency Accounts	FS731	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
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						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,019,222	\$ 1,032,325	\$ 1,015,926	\$ 961,992	\$ 946,923
Equity Capital Deductions - Total	SUB1631	\$ 16,514	\$ 29,276	\$ 29,914	\$ 9,949	\$ 9,772
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 8,928	\$ 1,624	\$ 1,869	\$ 1,727	\$ 1,506

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,263	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 270	\$ 215	\$ 369	\$ 720	\$ 563
Other	CCR134	\$ 53	\$ 53	\$ 53	\$ 5	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 2,334	\$ 679	\$- 3,907	\$ 821	\$- 5,631
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,234	\$ 578	\$- 4,113	\$ 672	\$- 5,785
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 100	\$ 101	\$ 206	\$ 149	\$ 154
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,005,042	\$ 1,003,728	\$ 982,105	\$ 952,864	\$ 931,520
Total Assets (SC60)	CCR205	\$ 9,472,245	\$ 9,388,204	\$ 9,212,446	\$ 9,046,170	\$ 8,924,316
Asset Deductions - Total	SUB1651	\$ 9,410	\$ 29,468	\$ 31,144	\$ 10,150	\$ 10,035
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,824	\$ 1,816	\$ 3,099	\$ 1,933	\$ 1,769
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,263	\$ 27,384	\$ 27,623	\$ 7,497	\$ 7,703
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 270	\$ 215	\$ 369	\$ 720	\$ 563
Other	CCR275	\$ 53	\$ 53	\$ 53	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 164	\$- 1,915	\$- 8,131	\$- 2,046	\$- 9,625
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 164	\$- 1,915	\$- 8,131	\$- 2,046	\$- 9,625
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,462,999	\$ 9,356,821	\$ 9,173,171	\$ 9,033,974	\$ 8,904,656
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 371,510	\$ 367,578	\$ 359,493	\$ 354,457	\$ 349,397
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,005,042	\$ 1,003,728	\$ 982,105	\$ 952,864	\$ 931,520
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,601	\$ 3,956	\$ 4,386	\$ 4,220	\$ 4,915
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	\$ 44,601	\$ 43,589	\$ 43,004	\$ 43,423	\$ 40,448
Tier 2 Capital - Other	CCR355	\$ 0	\$ 44	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 49,202	\$ 47,589	\$ 47,390	\$ 47,643	\$ 45,363
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 49,202	\$ 47,589	\$ 47,390	\$ 47,643	\$ 45,363

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 799	\$ 783	\$ 786	\$ 787	\$ 795
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 4	\$ 4	\$ 4	\$ 5	\$ 13
Total Risk-Based Capital	CCR39	\$ 1,053,441	\$ 1,050,530	\$ 1,028,705	\$ 999,715	\$ 976,075
0% R/W Category - Cash	CCR400	\$ 71,017	\$ 85,540	\$ 61,363	\$ 54,001	\$ 60,793
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 112,112	\$ 126,709	\$ 141,176	\$ 162,051	\$ 151,191
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 101	\$ 100
0% R/W Category - Other	CCR415	\$ 25,200	\$ 27,442	\$ 19,981	\$ 14,594	\$ 20,460
0% R/W Category - Assets Total	CCR420	\$ 208,329	\$ 239,691	\$ 222,520	\$ 230,747	\$ 232,544
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	\$ 618,901	\$ 626,213	\$ 647,407	\$ 665,339	\$ 656,943
20% R/W Category - Claims on FHLBs	CCR435	\$ 558,853	\$ 570,842	\$ 431,556	\$ 544,830	\$ 520,730
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 15,989	\$ 15,989	\$ 13,957	\$ 14,195	\$ 11,882
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 247,278	\$ 212,479	\$ 256,161	\$ 275,371	\$ 219,704
20% R/W Category - Other	CCR450	\$ 479,356	\$ 436,614	\$ 472,298	\$ 412,124	\$ 498,085
20% R/W Category - Assets Total	CCR455	\$ 1,920,377	\$ 1,862,137	\$ 1,821,379	\$ 1,911,859	\$ 1,907,344
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 384,076	\$ 372,427	\$ 364,277	\$ 382,371	\$ 381,466
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,031,895	\$ 4,071,598	\$ 3,967,042	\$ 3,807,955	\$ 3,728,573
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 57,666	\$ 53,957	\$ 63,258	\$ 56,824	\$ 52,759
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 10,103	\$ 4,998	\$ 5,029	\$ 4,557	\$ 4,123
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 475	\$ 476	\$ 476	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 39,885	\$ 45,291	\$ 38,754	\$ 16,498	\$ 15,413
50% R/W Category - Assets Total	CCR485	\$ 4,140,024	\$ 4,176,320	\$ 4,074,559	\$ 3,885,834	\$ 3,800,868
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,070,025	\$ 2,088,171	\$ 2,037,290	\$ 1,942,927	\$ 1,900,444
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 218,550	\$ 225,490	\$ 500,032	\$ 685,842	\$ 610,816
100% R/W Category - All Other Assets	CCR506	\$ 3,281,953	\$ 3,168,505	\$ 2,785,491	\$ 2,511,813	\$ 2,523,570
100% R/W Category - Assets Total	CCR510	\$ 3,500,503	\$ 3,393,995	\$ 3,285,523	\$ 3,197,655	\$ 3,134,386
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,500,503	\$ 3,393,995	\$ 3,285,523	\$ 3,197,655	\$ 3,134,386
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 9,769,233	\$ 9,672,143	\$ 9,403,981	\$ 9,226,095	\$ 9,075,142
Subtotal Risk-Weighted Assets	CCR75	\$ 5,954,592	\$ 5,854,584	\$ 5,687,082	\$ 5,522,947	\$ 5,416,290
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,405	\$ 5,822	\$ 4,590	\$ 4,464	\$ 3,314
Total Risk-Weighted Assets	CCR78	\$ 5,951,187	\$ 5,848,762	\$ 5,682,492	\$ 5,518,483	\$ 5,412,976
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 476,089	\$ 467,897	\$ 454,598	\$ 478,080	\$ 469,125
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.62%	10.73%	10.71%	10.55%	10.46%
Total Risk-Based Capital Ratio	CCR820	17.70%	17.96%	18.10%	18.12%	18.03%
Tier 1 Risk-Based Capital Ratio	CCR830	16.89%	17.16%	17.28%	17.27%	17.21%
Tangible Equity Ratio	CCR840	10.62%	10.73%	10.71%	10.55%	10.46%

***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.

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