

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		47	47	47	49	50
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	0	0	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						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,361,421	\$ 1,384,822	\$ 1,352,770	\$ 1,569,227	\$ 1,645,278
Cash and Non-Interest-Earning Deposits	SC110	\$ 146,069	\$ 112,524	\$ 98,825	\$ 110,218	\$ 119,195
Interest-Earning Deposits in FHLBs	SC112	\$ 256,005	\$ 318,374	\$ 281,812	\$ 316,491	\$ 360,822
Other Interest-Earning Deposits	SC118	\$ 62,846	\$ 63,214	\$ 72,511	\$ 76,248	\$ 75,684
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 125,984	\$ 104,116	\$ 105,580	\$ 249,553	\$ 183,419
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 562,037	\$ 566,174	\$ 573,989	\$ 573,882	\$ 571,898
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 119,768	\$ 128,748	\$ 124,839	\$ 146,670	\$ 228,024
State and Municipal Obligations	SC180	\$ 13,502	\$ 11,940	\$ 12,384	\$ 12,279	\$ 12,637
Securities Backed by Nonmortgage Loans	SC182	\$ 16,400	\$ 17,452	\$ 18,662	\$ 19,538	\$ 19,660
Other Investment Securities	SC185	\$ 52,271	\$ 56,395	\$ 57,573	\$ 58,237	\$ 67,740
Accrued Interest Receivable	SC191	\$ 6,539	\$ 5,885	\$ 6,595	\$ 6,111	\$ 6,199
Mortgage-Backed Securities - Gross	SUB0072	\$ 776,687	\$ 772,937	\$ 763,112	\$ 801,669	\$ 839,053
Mortgage-Backed Securities - Total	SC22	\$ 776,687	\$ 772,937	\$ 763,112	\$ 801,669	\$ 839,053
Pass-Through - Total	SUB0073	\$ 676,226	\$ 680,189	\$ 675,835	\$ 696,569	\$ 716,616
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 652,122	\$ 656,385	\$ 653,463	\$ 671,869	\$ 693,819
Other Pass-Through	SC215	\$ 24,104	\$ 23,804	\$ 22,372	\$ 24,700	\$ 22,797
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 97,279	\$ 89,486	\$ 84,475	\$ 102,145	\$ 119,306
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 34,249	\$ 41,139	\$ 31,253	\$ 43,650	\$ 51,922
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 53,319	\$ 41,968	\$ 51,144	\$ 56,009	\$ 61,993
Other	SC222	\$ 9,711	\$ 6,379	\$ 2,078	\$ 2,486	\$ 5,391
Accrued Interest Receivable	SC228	\$ 3,182	\$ 3,262	\$ 2,802	\$ 2,955	\$ 3,131

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,225,940	\$ 6,069,340	\$ 5,958,662	\$ 5,953,763	\$ 5,700,244
Mortgage Loans - Total	SC26	\$ 6,186,588	\$ 6,033,303	\$ 5,923,536	\$ 5,919,204	\$ 5,667,327
Construction Loans - Total	SUB0100	\$ 779,331	\$ 736,652	\$ 730,935	\$ 667,649	\$ 643,840
Residential - Total	SUB0110	\$ 671,375	\$ 653,811	\$ 671,052	\$ 609,881	\$ 584,349
1-4 Dwelling Units	SC230	\$ 658,678	\$ 640,442	\$ 653,616	\$ 591,709	\$ 568,199
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,697	\$ 13,369	\$ 17,436	\$ 18,172	\$ 16,150
Nonresidential Property	SC240	\$ 107,956	\$ 82,841	\$ 59,883	\$ 57,768	\$ 59,491
Permanent Loans - Total	SUB0121	\$ 5,413,807	\$ 5,300,844	\$ 5,195,985	\$ 5,255,811	\$ 5,027,261
Residential - Total	SUB0131	\$ 4,218,189	\$ 4,160,886	\$ 4,096,443	\$ 4,207,786	\$ 4,082,639
1-4 Dwelling Units - Total	SUB0141	\$ 4,088,270	\$ 4,036,889	\$ 3,975,179	\$ 4,092,538	\$ 3,979,462
Revolving Open-End Loans	SC251	\$ 265,073	\$ 264,412	\$ 246,426	\$ 234,035	\$ 210,631
All Other - First Liens	SC254	\$ 3,666,483	\$ 3,615,288	\$ 3,576,789	\$ 3,716,203	\$ 3,647,864
All Other - Junior Liens	SC255	\$ 156,714	\$ 157,189	\$ 151,964	\$ 142,300	\$ 120,967
Multifamily (5 or more) Dwelling Units	SC256	\$ 129,919	\$ 123,997	\$ 121,264	\$ 115,248	\$ 103,177
Nonresidential Property (Except Land)	SC260	\$ 801,058	\$ 764,021	\$ 776,421	\$ 734,194	\$ 681,765
Land	SC265	\$ 394,560	\$ 375,937	\$ 323,121	\$ 313,831	\$ 262,857
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 155,642	\$ 110,576	\$ 253,547	\$ 285,808	N/A
Accrued Interest Receivable	SC272	\$ 28,886	\$ 27,496	\$ 27,743	\$ 26,505	\$ 25,589
Advances for Taxes and Insurance	SC275	\$ 3,916	\$ 4,348	\$ 3,999	\$ 3,798	\$ 3,554
Allowance for Loan and Lease Losses	SC283	\$ 39,352	\$ 36,037	\$ 35,126	\$ 34,559	\$ 32,917
Nonmortgage Loans - Gross	SUB0162	\$ 454,783	\$ 479,229	\$ 459,849	\$ 438,053	\$ 414,245
Nonmortgage Loans - Total	SC31	\$ 446,248	\$ 471,504	\$ 452,176	\$ 430,743	\$ 407,357
Commercial Loans - Total	SC32	\$ 211,231	\$ 203,644	\$ 185,164	\$ 175,783	\$ 152,766
Secured	SC300	\$ 177,026	\$ 170,039	\$ 154,488	\$ 141,534	\$ 117,876
Unsecured	SC303	\$ 5,406	\$ 4,073	\$ 4,113	\$ 10,578	\$ 11,175
Lease Receivables	SC306	\$ 28,799	\$ 29,532	\$ 26,563	\$ 23,671	\$ 23,715
Consumer Loans - Total	SC35	\$ 241,507	\$ 274,004	\$ 272,784	\$ 260,651	\$ 259,783
Loans on Deposits	SC310	\$ 12,397	\$ 12,595	\$ 12,484	\$ 14,265	\$ 14,226
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,729	\$ 4,152	\$ 3,902	\$ 5,322	\$ 3,991
Education Loans	SC320	\$ 1,531	\$ 1,618	\$ 1,824	\$ 2,002	\$ 2,192
Auto Loans	SC323	\$ 108,610	\$ 139,561	\$ 138,204	\$ 124,888	\$ 124,695
Mobile Home Loans	SC326	\$ 25,926	\$ 26,607	\$ 25,827	\$ 23,634	\$ 22,588
Credit Cards	SC328	\$ 75	\$ 181	\$ 59	\$ 322	\$ 203

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 87,239	\$ 89,290	\$ 90,484	\$ 90,218	\$ 91,888
Accrued Interest Receivable	SC348	\$ 2,045	\$ 1,581	\$ 1,901	\$ 1,619	\$ 1,696
Allowance for Loan and Lease Losses	SC357	\$ 8,535	\$ 7,725	\$ 7,673	\$ 7,310	\$ 6,888
Repossessed Assets - Gross	SUB0201	\$ 24,312	\$ 28,369	\$ 26,530	\$ 35,595	\$ 41,782
Repossessed Assets - Total	SC40	\$ 24,310	\$ 28,367	\$ 26,530	\$ 35,595	\$ 41,781
Real Estate - Total	SUB0210	\$ 23,917	\$ 27,984	\$ 26,183	\$ 35,081	\$ 41,267
Construction	SC405	\$ 1,589	\$ 1,260	\$ 1,672	\$ 2,720	\$ 3,308
Residential - Total	SUB0225	\$ 17,437	\$ 21,484	\$ 19,668	\$ 24,735	\$ 30,481
1-4 Dwelling Units	SC415	\$ 17,183	\$ 21,139	\$ 19,323	\$ 24,390	\$ 30,427
Multifamily (5 or more) Dwelling Units	SC425	\$ 254	\$ 345	\$ 345	\$ 345	\$ 54
Nonresidential (Except Land)	SC426	\$ 651	\$ 889	\$ 869	\$ 3,484	\$ 3,244
Land	SC428	\$ 4,240	\$ 4,351	\$ 3,974	\$ 4,142	\$ 4,234
Other Repossessed Assets	SC430	\$ 395	\$ 385	\$ 347	\$ 514	\$ 515
General Valuation Allowances	SC441	\$ 2	\$ 2	\$ 0	\$ 0	\$ 1
Real Estate Held for Investment	SC45	\$ 2,209	\$ 1,966	\$ 2,046	\$ 1,787	\$ 2,838
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,941	\$ 41,217	\$ 57,172	\$ 54,942	\$ 48,045
Federal Home Loan Bank Stock	SC510	\$ 43,817	\$ 41,094	\$ 57,048	\$ 54,748	\$ 47,848
Other	SC540	\$ 124	\$ 123	\$ 124	\$ 194	\$ 197
Office Premises and Equipment	SC55	\$ 104,459	\$ 101,070	\$ 98,407	\$ 100,176	\$ 98,576
Other Assets - Gross	SUB0262	\$ 100,402	\$ 89,220	\$ 87,828	\$ 97,804	\$ 106,190
Other Assets - Total	SC59	\$ 100,307	\$ 89,130	\$ 87,738	\$ 97,714	\$ 106,100
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,576	\$ 18,373	\$ 18,655	\$ 23,064	\$ 22,815
Bank-Owned Life Insurance - Other	SC625	\$ 8,986	\$ 8,926	\$ 5,057	\$ 8,815	\$ 8,700
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 513	\$ 563	\$ 786	\$ 948	\$ 730
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 7,497	\$ 7,703	\$ 8,028	\$ 19,877	\$ 20,082
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 64,830	\$ 53,655	\$ 55,302	\$ 45,100	\$ 53,863
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 95	\$ 90	\$ 90	\$ 90	\$ 90
General Valuation Allowances - Total	SUB2092	\$ 47,984	\$ 43,854	\$ 42,889	\$ 41,959	\$ 39,896
Total Assets - Gross	SUB0283	\$ 9,094,154	\$ 8,968,170	\$ 8,806,376	\$ 9,053,016	\$ 8,896,251
Total Assets	SC60	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487	\$ 9,011,057	\$ 8,856,355
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,193,593	\$ 7,190,268	\$ 7,012,558	\$ 7,357,895	\$ 7,281,843
Deposits	SC710	\$ 7,162,631	\$ 7,139,589	\$ 6,990,841	\$ 7,310,745	\$ 7,249,524
Escrows	SC712	\$ 31,516	\$ 51,004	\$ 21,760	\$ 46,829	\$ 31,887
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 554	\$- 325	\$- 43	\$ 321	\$ 432
Borrowings - Total	SC72	\$ 836,968	\$ 734,539	\$ 786,915	\$ 679,259	\$ 569,653
Advances from FHLBank	SC720	\$ 587,051	\$ 565,994	\$ 625,837	\$ 534,884	\$ 443,193
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 220,977	\$ 165,769	\$ 159,465	\$ 139,388	\$ 115,486
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	\$ 28,940	\$ 2,776	\$ 1,613	\$ 4,987	\$ 10,974
Other Liabilities - Total	SC75	\$ 53,483	\$ 48,437	\$ 47,781	\$ 46,602	\$ 81,226
Accrued Interest Payable - Deposits	SC763	\$ 5,492	\$ 2,166	\$ 3,358	\$ 2,581	\$ 2,773
Accrued Interest Payable - Other	SC766	\$ 3,739	\$ 3,449	\$ 2,890	\$ 3,565	\$ 5,193
Accrued Taxes	SC776	\$ 5,983	\$ 5,406	\$ 6,383	\$ 3,748	\$ 7,182
Accounts Payable	SC780	\$ 15,876	\$ 12,790	\$ 12,563	\$ 13,018	\$ 12,774
Deferred Income Taxes	SC790	\$ 4,097	\$ 5,320	\$ 3,758	\$ 4,814	\$ 5,656
Other Liabilities and Deferred Income	SC796	\$ 18,296	\$ 19,306	\$ 18,829	\$ 18,876	\$ 47,648
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	\$ 8,084,044	\$ 7,973,244	\$ 7,847,254	\$ 8,083,756	\$ 7,932,722

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 149	\$ 4,154	\$ 4,134	\$ 4,386	\$ 385
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 961,981	\$ 946,923	\$ 912,093	\$ 922,914	\$ 923,248
Stock - Total	SUB0311	\$ 183,665	\$ 175,841	\$ 151,798	\$ 166,264	\$ 168,348
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,000
Common Stock - Par Value	SC820	\$ 12,706	\$ 12,692	\$ 12,676	\$ 12,665	\$ 12,690
Common Stock - Paid in Excess of Par	SC830	\$ 170,959	\$ 163,149	\$ 139,122	\$ 153,599	\$ 151,658
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,965	\$ 4,859	\$ 5,568	\$- 1,575	\$ 13,834
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,907	\$ 4,859	\$ 5,568	\$- 831	\$ 13,834
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 58	\$ 0	\$ 0	\$- 744	\$ 0
Retained Earnings	SC880	\$ 782,075	\$ 767,002	\$ 754,383	\$ 757,844	\$ 740,689
Other Components of Equity Capital	SC891	\$- 1,794	\$- 779	\$ 344	\$ 381	\$ 377
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,046,174	\$ 8,924,321	\$ 8,763,481	\$ 9,011,056	\$ 8,856,355

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 94
3	Federal, State, or other taxes receivable	9	\$ 4,393
4	Net deferred tax assets	18	\$ 14,716
6	Prepaid deposit insurance premiums	9	\$ 557
7	Prepaid expenses	36	\$ 8,394
8	Deposits for utilities and other services	1	\$ 40
9	Advances for loans serviced for others	1	\$ 10
10	Property leased to others, net of accumul. deprec.	1	\$ 388
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 221
14	Other noninterest-bearing short-term accounts recv	10	\$ 18,927
19	Receivables fr a broker for unsettled transactions	1	\$ 1,574
20	F/V of all derivative instru. reportable as assets	1	\$ 163
22	Unapplied loan disbursements	2	\$ 4,243
99	Other	30	\$ 6,416

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 112
4	Nonrefundable loan fees received prior to closing	3	\$ 200
7	Deferred gains from the sale of real estate	1	\$ 113
11	The liability recorded for post-retirement benefit	14	\$ 3,378
14	Unapplied loan payments received	2	\$ 64
20	F/V of all derivative instru. reportable as liab.	1	\$ 289
99	Other	42	\$ 12,873

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 131,933	\$ 130,023	\$ 126,693	\$ 123,671	\$ 122,583
Deposits and Investment Securities	SO115	\$ 9,784	\$ 9,495	\$ 8,980	\$ 8,537	\$ 8,398
Mortgage-Backed Securities	SO125	\$ 8,016	\$ 7,866	\$ 7,828	\$ 8,714	\$ 8,786
Mortgage Loans	SO141	\$ 106,632	\$ 104,806	\$ 102,517	\$ 99,279	\$ 98,604
Nonmortgage Loans - Total	SUB0950	\$ 7,501	\$ 7,856	\$ 7,368	\$ 7,141	\$ 6,795
Commercial Loans and Leases	SO160	\$ 3,713	\$ 3,398	\$ 2,999	\$ 2,648	\$ 2,349
Consumer Loans and Leases	SO171	\$ 3,788	\$ 4,458	\$ 4,369	\$ 4,493	\$ 4,446
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 439	\$ 492	\$ 482	\$ 497	\$ 467
Federal Home Loan Bank Stock	SO181	\$ 439	\$ 492	\$ 482	\$ 497	\$ 467
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 51,670	\$ 50,920	\$ 48,775	\$ 48,682	\$ 48,185
Deposits	SO215	\$ 44,919	\$ 44,501	\$ 42,806	\$ 43,422	\$ 43,447
Escrows	SO225	\$ 10	\$ 12	\$ 22	\$ 22	\$ 12
Advances from FHLBank	SO230	\$ 5,451	\$ 5,318	\$ 4,993	\$ 4,451	\$ 4,028
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	\$ 1,290	\$ 1,089	\$ 954	\$ 787	\$ 698
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 80,702	\$ 79,595	\$ 78,400	\$ 75,486	\$ 74,865
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,732	\$ 1,150	\$ 1,869	\$ 2,574	\$ 1,884
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 75,970	\$ 78,445	\$ 76,531	\$ 72,912	\$ 72,981
Noninterest Income - Total	SO42	\$ 29,202	\$ 24,212	\$ 24,861	\$ 25,002	\$ 20,050
Mortgage Loan Serving Fees	SO410	\$ 57	\$ 48	\$ 2	\$ 67	\$ - 17
Other Fees and Charges	SO420	\$ 19,578	\$ 15,415	\$ 14,894	\$ 14,604	\$ 11,671
Net Income (Loss) from Other - Total	SUB0451	\$ 8,668	\$ 6,873	\$ 8,387	\$ 7,965	\$ 6,614
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,572	\$ 6,883	\$ 5,666	\$ 6,113	\$ 4,940
Operations & Sale of Repossessed Assets	SO461	\$ 1,096	\$ 16	\$ 2,723	\$ 1,939	\$ 1,408
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 1	\$ - 11	\$ - 95	\$ 0
Sale of Loans Held for Investment	SO475	\$ 16	\$ - 21	\$ 32	\$ 18	\$ 224

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 16	\$- 6	\$- 23	\$- 10	\$ 42
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 899	\$ 1,876	\$ 1,578	\$ 2,366	\$ 1,782
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	\$ 70,150	\$ 66,192	\$ 59,903	\$ 59,881	\$ 59,645
All Personnel Compensation and Expense	SO510	\$ 42,700	\$ 41,077	\$ 36,988	\$ 35,890	\$ 36,402
Legal Expense	SO520	\$ 794	\$ 910	\$ 716	\$ 727	\$ 677
Office Occupancy and Equipment Expense	SO530	\$ 11,876	\$ 11,447	\$ 10,566	\$ 10,436	\$ 10,562
Marketing and Other Professional Services	SO540	\$ 3,590	\$ 2,861	\$ 2,881	\$ 3,033	\$ 2,814
Loan Servicing Fees	SO550	\$ 52	\$ 54	\$ 16	\$ 31	\$ 27
Goodwill and Other Intangibles Expense	SO560	\$ 66	\$ 72	\$ 77	\$ 110	\$ 86
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 119	\$ 554	\$- 129	\$ 130	\$ 295
Other Noninterest Expense	SO580	\$ 10,953	\$ 9,217	\$ 8,788	\$ 9,524	\$ 8,782
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	\$ 35,022	\$ 36,465	\$ 41,489	\$ 38,033	\$ 33,386
Income Taxes - Total	SO71	\$ 8,254	\$ 8,624	\$ 9,607	\$ 9,280	\$ 8,567
Federal	SO710	\$ 6,659	\$ 7,018	\$ 7,658	\$ 7,955	\$ 6,366
State, Local & Other	SO720	\$ 1,595	\$ 1,606	\$ 1,949	\$ 1,325	\$ 2,201
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 26,768	\$ 27,841	\$ 31,882	\$ 28,753	\$ 24,819
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$- 636	\$ 55	\$ 0
Net Income (Loss)	SO91	\$ 26,768	\$ 27,841	\$ 31,246	\$ 28,808	\$ 24,819

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	16	\$ 373
5	Net income(loss) from real estate held for invest	2	\$ 23
7	Net income(loss) from leased property	1	\$ 2
10	Dividends from subordinate organizations	1	\$ 13
15	Income from corporate-owned life insurance	4	\$ 53
99	Other	26	\$ 330

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	15	\$ 169
2	OTS assessments	18	\$ 211
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
6	Supervisory examination fees	3	\$ 85
7	Office supplies, printing, and postage	29	\$ 1,302
8	Telephone, including data lines	13	\$ 235
9	Loan origination expense	5	\$ 681
10	ATM expense	4	\$ 90
14	Losses from fraud	1	\$ 18
15	Foreclosure expenses	1	\$ 359
99	Other	39	\$ 4,617

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:22 AM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland March 2005	Frozen Aggregated Data (\$Thousands)
---------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 131,933	\$ 492,793	\$ 362,770	\$ 245,698	\$ 122,583
YTD - Deposits and Investment Securities	Y_SO115	\$ 9,784	\$ 33,999	\$ 24,504	\$ 16,890	\$ 8,398
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,016	\$ 32,330	\$ 24,464	\$ 17,499	\$ 8,786
YTD - Mortgage Loans	Y_SO141	\$ 106,632	\$ 397,596	\$ 292,790	\$ 197,381	\$ 98,604
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,713	\$ 11,381	\$ 7,983	\$ 4,997	\$ 2,349
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,788	\$ 17,487	\$ 13,029	\$ 8,931	\$ 4,446
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 439	\$ 1,888	\$ 1,396	\$ 961	\$ 467
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 439	\$ 1,888	\$ 1,396	\$ 961	\$ 467
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 51,670	\$ 191,107	\$ 140,187	\$ 96,679	\$ 48,185
YTD - Deposits	Y_SO215	\$ 44,919	\$ 168,724	\$ 124,223	\$ 86,682	\$ 43,447
YTD - Escrows	Y_SO225	\$ 10	\$ 65	\$ 53	\$ 33	\$ 12
YTD - Advances from FHLBank	Y_SO230	\$ 5,451	\$ 18,790	\$ 13,472	\$ 8,479	\$ 4,028
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	\$ 1,290	\$ 3,528	\$ 2,439	\$ 1,485	\$ 698
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	\$ 80,702	\$ 303,574	\$ 223,979	\$ 149,980	\$ 74,865
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,732	\$ 7,489	\$ 6,339	\$ 4,456	\$ 1,884
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 75,970	\$ 296,085	\$ 217,640	\$ 145,524	\$ 72,981
YTD - Noninterest Income - Total	Y_SO42	\$ 29,202	\$ 93,282	\$ 69,070	\$ 45,030	\$ 20,050
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 57	\$ 84	\$ 36	\$ 50	\$ - 17
YTD - Other Fees and Charges	Y_SO420	\$ 19,578	\$ 56,393	\$ 40,978	\$ 26,253	\$ 11,671
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 8,668	\$ 29,409	\$ 22,536	\$ 14,580	\$ 6,614
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 7,572	\$ 23,582	\$ 16,699	\$ 11,053	\$ 4,940
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,096	\$ 5,666	\$ 5,650	\$ 3,347	\$ 1,408
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	\$ - 105	\$ - 106	\$ - 95	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 16	\$ 253	\$ 274	\$ 242	\$ 224

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 16	\$ 13	\$ 19	\$ 33	\$ 42
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 899	\$ 7,396	\$ 5,520	\$ 4,147	\$ 1,782
YTD - Noninterest Expense - Total	Y_SO51	\$ 70,150	\$ 242,362	\$ 176,170	\$ 119,175	\$ 59,645
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 42,700	\$ 148,591	\$ 107,514	\$ 72,057	\$ 36,402
YTD - Legal Expense	Y_SO520	\$ 794	\$ 2,922	\$ 2,012	\$ 1,349	\$ 677
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,876	\$ 42,416	\$ 30,969	\$ 20,987	\$ 10,562
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,590	\$ 11,470	\$ 8,609	\$ 5,847	\$ 2,814
YTD - Loan Servicing Fees	Y_SO550	\$ 52	\$ 128	\$ 74	\$ 58	\$ 27
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 66	\$ 282	\$ 210	\$ 196	\$ 86
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 119	\$ 835	\$ 281	\$ 425	\$ 295
YTD - Other Noninterest Expense	Y_SO580	\$ 10,953	\$ 35,718	\$ 26,501	\$ 18,256	\$ 8,782
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 35,022	\$ 147,005	\$ 110,540	\$ 71,379	\$ 33,386
YTD - Income Taxes - Total	Y_SO71	\$ 8,254	\$ 35,242	\$ 26,618	\$ 17,832	\$ 8,567
YTD - Federal	Y_SO710	\$ 6,659	\$ 28,294	\$ 21,276	\$ 14,309	\$ 6,366
YTD - State, Local, and Other	Y_SO720	\$ 1,595	\$ 6,948	\$ 5,342	\$ 3,523	\$ 2,201
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 26,768	\$ 111,763	\$ 83,922	\$ 53,547	\$ 24,819
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 636	\$- 636	\$ 55	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 26,768	\$ 111,127	\$ 83,286	\$ 53,602	\$ 24,819

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 43,852	\$ 42,893	\$ 41,382	\$ 39,760	\$ 40,591
Net Provision for Loss	VA115	\$ 4,472	\$ 1,211	\$ 1,429	\$ 2,454	\$ 1,894
Transfers	VA125	\$- 88	\$ 989	\$ 302	\$ 696	\$- 1,003
Recoveries	VA135	\$ 731	\$ 205	\$ 895	\$ 261	\$ 238
Adjustments	VA145	\$ 0	\$ 8	\$ 0	\$ 3	\$- 22
Charge-offs	VA155	\$ 987	\$ 1,455	\$ 1,115	\$ 1,216	\$ 1,802
General Valuation Allowances - Ending Balance	VA165	\$ 47,980	\$ 43,851	\$ 42,893	\$ 41,958	\$ 39,896
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,624	\$ 5,358	\$ 5,549	\$ 6,244	\$ 6,024
Net Provision for Loss	VA118	\$ 379	\$ 493	\$ 311	\$ 250	\$ 285

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 88	\$- 989	\$- 302	\$- 696	\$ 1,003
Adjustments	VA148	\$- 2	\$- 24	\$- 1	\$- 3	\$ 22
Charge-offs	VA158	\$ 0	\$ 214	\$ 193	\$ 246	\$ 1,134
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,089	\$ 4,624	\$ 5,358	\$ 5,549	\$ 6,200
Total Valuation Allowances - Beginning Balance	VA110	\$ 48,476	\$ 48,251	\$ 46,925	\$ 46,004	\$ 46,615
Net Provision for Loss	VA120	\$ 4,851	\$ 1,704	\$ 1,740	\$ 2,704	\$ 2,179
Recoveries	VA140	\$ 731	\$ 205	\$ 895	\$ 261	\$ 238
Adjustments	VA150	\$- 2	\$- 16	\$- 1	\$ 0	\$ 0
Charge-offs	VA160	\$ 987	\$ 1,669	\$ 1,308	\$ 1,462	\$ 2,936
Total Valuation Allowances - Ending Balance	VA170	\$ 53,069	\$ 48,475	\$ 48,251	\$ 47,507	\$ 46,096
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 987	\$ 1,455	\$ 1,115	\$ 1,216	\$ 1,802
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 560	\$ 392	\$ 665	\$ 600	\$ 982
Construction - Total	SUB2030	\$ 296	\$ 0	\$ 111	\$ 103	\$ 30
1-4 Dwelling Units	VA420	\$ 296	\$ 0	\$ 111	\$ 103	\$ 30
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 264	\$ 392	\$ 554	\$ 497	\$ 952
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 62	\$ 0	\$ 9
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 264	\$ 347	\$ 438	\$ 143	\$ 732
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 24	\$ 21	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 30	\$ 0	\$ 76
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 45	\$ 0	\$ 333	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 135
Nonmortgage Loans - Total	VA56	\$ 308	\$ 509	\$ 250	\$ 517	\$ 749
Commercial Loans	VA520	\$ 0	\$ 0	\$ 1	\$ 1	\$ 32
Consumer Loans - Total	SUB2061	\$ 308	\$ 509	\$ 249	\$ 516	\$ 717
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 23	\$ 62	\$ 36	\$ 25	\$ 53
Education Loans	VA530	\$ 0	\$ 86	\$ 16	\$ 68	\$ 59
Auto Loans	VA540	\$ 208	\$ 189	\$ 135	\$ 311	\$ 452
Mobile Home Loans	VA550	\$ 12	\$ 31	\$ 4	\$ 48	\$ 24

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 65	\$ 141	\$ 58	\$ 64	\$ 128
Repossessed Assets - Total	VA60	\$ 119	\$ 554	\$ 200	\$ 99	\$ 71
Real Estate - Construction	VA605	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 114	\$ 115	\$ 171	\$ 53	\$ 71
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 29	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 2	\$ 439	\$ 0	\$ 46	\$ 0
Other Repossessed 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	\$ 731	\$ 205	\$ 895	\$ 261	\$ 238
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 203	\$ 104	\$ 610	\$ 51	\$ 52
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 69	\$ 1	\$ 13
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 69	\$ 1	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Permanent - Total	SUB2141	\$ 203	\$ 103	\$ 541	\$ 50	\$ 39
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 31	\$ 0	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 46	\$ 73	\$ 324	\$ 32	\$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 34	\$ 12	\$ 13
Multifamily (5 or more) Dwelling Units	VA471	\$ 156	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 30	\$ 152	\$ 1	\$ 9
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Nonmortgage Loans - Total	VA57	\$ 528	\$ 101	\$ 285	\$ 210	\$ 186
Commercial Loans	VA521	\$ 171	\$ 7	\$ 16	\$ 8	\$ 10
Consumer Loans - Total	SUB2161	\$ 357	\$ 94	\$ 269	\$ 202	\$ 176
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 21	\$ 27	\$ 23	\$ 10	\$ 8
Education Loans	VA531	\$ 13	\$ 3	\$ 32	\$ 21	\$ 8
Auto Loans	VA541	\$ 260	\$ 49	\$ 191	\$ 142	\$ 141

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 15	\$ 18	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 63	\$ 15	\$ 8	\$ 11	\$ 19
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	\$ 469	\$- 493	\$ 10	\$- 449	\$ 1,290
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 7	\$ 4
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Mortgage Loans - Total	VA48	\$ 514	\$- 428	\$- 65	\$- 294	\$ 1,288
Construction - Total	SUB2230	\$ 356	\$ 400	\$- 4	\$ 10	\$ 1,096
1-4 Dwelling Units	VA422	\$ 356	\$ 400	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$- 4	\$ 10	\$ 1,096
Permanent - Total	SUB2241	\$ 158	\$- 828	\$- 61	\$- 304	\$ 192
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 3	\$- 520	\$- 2	\$- 142	\$ 187
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 3	\$- 353	\$- 29	\$ 5	\$ 27
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 1	\$ 1	\$- 2	\$- 58
Nonresidential Property (Except Land)	VA482	\$ 158	\$ 44	\$- 31	\$- 165	\$ 36
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 45	\$- 65	\$ 75	\$- 203	\$- 224
Commercial Loans	VA522	\$- 17	\$- 53	\$- 123	\$- 151	\$- 216
Consumer Loans - Total	SUB2261	\$- 28	\$- 12	\$ 198	\$- 52	\$- 8
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	\$- 45	\$- 27	\$ 70	\$- 15	\$- 5
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 17	\$ 15	\$ 128	\$- 37	\$- 3
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 31	\$ 171
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 31	\$ 10
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 15
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$- 10	\$ 53
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 725	\$ 757	\$ 230	\$ 506	\$ 2,854
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 7	\$ 4
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Mortgage Loans - Total	VA49	\$ 871	\$- 140	\$- 10	\$ 255	\$ 2,218
Construction - Total	SUB2330	\$ 652	\$ 399	\$ 38	\$ 112	\$ 1,113
1-4 Dwelling Units	VA425	\$ 652	\$ 399	\$ 42	\$ 102	\$ 27
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 4	\$ 10	\$ 1,086
Permanent - Total	SUB2341	\$ 219	\$- 539	\$- 48	\$ 143	\$ 1,105
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 31	\$ 0	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 215	\$- 246	\$ 112	\$- 31	\$ 904
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3	\$- 353	\$- 39	\$ 14	\$ 14
Multifamily (5 or more) Dwelling Units	VA475	\$- 156	\$ 1	\$ 31	\$- 2	\$ 18
Nonresidential Property (Except Land)	VA485	\$ 157	\$ 59	\$- 183	\$ 167	\$ 27
Land	VA495	\$ 0	\$ 0	\$ 0	\$- 5	\$ 135
Nonmortgage Loans - Total	VA59	\$- 265	\$ 343	\$ 40	\$ 104	\$ 339
Commercial Loans	VA525	\$- 188	\$- 60	\$- 138	\$- 158	\$- 194
Consumer Loans - Total	SUB2361	\$- 77	\$ 403	\$ 178	\$ 262	\$ 533
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 2	\$ 35	\$ 13	\$ 15	\$ 45
Education Loans	VA535	\$- 13	\$ 83	\$- 16	\$ 47	\$ 51
Auto Loans	VA545	\$- 97	\$ 113	\$ 14	\$ 154	\$ 306
Mobile Home Loans	VA555	\$ 12	\$ 31	\$- 11	\$ 30	\$ 24
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 19	\$ 141	\$ 178	\$ 16	\$ 106
Repossessed Assets - Total	VA65	\$ 119	\$ 554	\$ 200	\$ 130	\$ 242
Real Estate - Construction	VA607	\$ 3	\$ 0	\$ 0	\$ 0	\$ 36
Real Estate - 1-4 Dwelling Units	VA615	\$ 114	\$ 115	\$ 171	\$ 84	\$ 81

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 29	\$ 0	\$ 15
Real Estate - Land	VA631	\$ 2	\$ 439	\$ 0	\$ 46	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$- 10	\$ 53
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,587	\$ 8,493	\$ 8,622	\$ 5,255	\$ 10,066
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 28,310	\$ 29,188	\$ 28,623	\$ 35,167	\$ 41,064
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,821	\$ 7,740	\$ 5,805	\$ 8,832	\$ 10,856
Construction	VA951	\$ 921	\$ 334	\$ 116	\$ 510	\$ 486
Permanent - 1-4 Dwelling Units	VA952	\$ 3,707	\$ 7,406	\$ 5,689	\$ 5,429	\$ 10,330
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 345	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 193	\$ 0	\$ 0	\$ 2,548	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 40
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 122,859	\$ 100,910	\$ 94,982	\$ 88,934	\$ 82,447
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 174,262	\$ 163,181	\$ 147,343	\$ 163,365	\$ 172,641
Substandard	VA965	\$ 170,525	\$ 160,025	\$ 145,362	\$ 161,367	\$ 168,936
Doubtful	VA970	\$ 3,737	\$ 3,156	\$ 1,981	\$ 1,998	\$ 3,705
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 259,346	\$ 255,357	\$ 260,676	\$ 257,422	\$ 244,676
Mortgages - Total	SUB2421	\$ 249,381	\$ 246,403	\$ 249,837	\$ 245,820	\$ 234,957
Construction and Land Loans	SUB2430	\$ 31,278	\$ 26,571	\$ 20,302	\$ 20,510	\$ 19,064
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 192,032	\$ 194,380	\$ 203,091	\$ 200,735	\$ 186,254
Permanent Loans Secured by All Other Property	SUB2450	\$ 31,583	\$ 33,671	\$ 30,700	\$ 28,977	\$ 32,964
Nonmortgages - Total	SUB2461	\$ 9,965	\$ 8,954	\$ 10,839	\$ 11,602	\$ 9,719
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 113,043	\$ 111,030	\$ 121,669	\$ 114,550	\$ 93,950

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 109,932	\$ 108,660	\$ 118,244	\$ 110,690	\$ 90,831
Mortgage Loans - Total	SUB2481	\$ 101,938	\$ 101,721	\$ 109,980	\$ 102,484	\$ 83,948
Construction	PD115	\$ 16,404	\$ 11,278	\$ 8,856	\$ 11,130	\$ 8,392
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 325	\$ 1,196	\$ 571	\$ 828	\$ 854
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 70,490	\$ 74,433	\$ 86,721	\$ 78,092	\$ 64,980
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,092	\$ 1,665	\$ 1,616	\$ 4,453	\$ 580
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 619	\$ 666	\$ 934	\$ 260	\$ 1,352
Permanent - Nonresidential Property (Except Land)	PD135	\$ 9,203	\$ 8,402	\$ 8,847	\$ 5,698	\$ 6,693
Permanent - Land	PD138	\$ 2,805	\$ 4,081	\$ 2,435	\$ 2,023	\$ 1,097
Nonmortgage Loans - Commercial Loans	PD140	\$ 4,813	\$ 3,644	\$ 4,150	\$ 4,487	\$ 2,867
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,181	\$ 3,295	\$ 4,114	\$ 3,719	\$ 4,016
Loans on Deposits	PD161	\$ 753	\$ 131	\$ 814	\$ 444	\$ 1,280
Home Improvement Loans	PD163	\$ 31	\$ 77	\$ 94	\$ 103	\$ 67
Education Loans	PD165	\$ 53	\$ 27	\$ 0	\$ 105	\$ 0
Auto Loans	PD167	\$ 902	\$ 1,453	\$ 1,304	\$ 1,582	\$ 1,279
Mobile Home Loans	PD169	\$ 1,042	\$ 1,160	\$ 1,177	\$ 1,215	\$ 1,159
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 4	\$ 1
Other	PD180	\$ 400	\$ 447	\$ 725	\$ 266	\$ 230
Memo - Troubled Debt Restructured Included Above	PD190	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,111	\$ 2,370	\$ 3,425	\$ 3,860	\$ 3,119
Mortgage Loans - Total	SUB2491	\$ 2,739	\$ 2,041	\$ 3,144	\$ 2,977	\$ 2,517
Construction	PD215	\$ 2,120	\$ 1,037	\$ 2,181	\$ 803	\$ 607
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 73	\$ 159	\$ 0	\$ 0	\$ 675
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 546	\$ 601	\$ 963	\$ 2,014	\$ 1,235
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	\$ 0	\$ 244	\$ 0	\$ 160	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 223	\$ 102	\$ 0	\$ 727	\$ 462
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 149	\$ 227	\$ 281	\$ 156	\$ 140
Loans on Deposits	PD261	\$ 58	\$ 90	\$ 47	\$ 43	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 22	\$ 8	\$ 11	\$ 72

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 1	\$ 0	\$ 13	\$ 0	\$ 25
Auto Loans	PD267	\$ 3	\$ 6	\$ 6	\$ 3	\$ 2
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 41
Other	PD280	\$ 87	\$ 109	\$ 207	\$ 99	\$ 0
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	\$ 146,303	\$ 144,327	\$ 139,007	\$ 142,872	\$ 150,726
Mortgage Loans - Total	SUB2501	\$ 144,704	\$ 142,641	\$ 136,713	\$ 140,359	\$ 148,492
Construction	PD315	\$ 7,242	\$ 6,037	\$ 5,009	\$ 4,175	\$ 6,740
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 666	\$ 179	\$ 21	\$ 705	\$ 656
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 114,914	\$ 112,621	\$ 109,077	\$ 111,276	\$ 113,813
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,926	\$ 3,526	\$ 4,122	\$ 3,367	\$ 3,461
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 2,467	\$ 2,656	\$ 2,051	\$ 2,107	\$ 2,266
Permanent - Nonresidential Property (Except Land)	PD335	\$ 13,782	\$ 13,484	\$ 14,612	\$ 16,350	\$ 19,328
Permanent - Land	PD338	\$ 2,707	\$ 4,138	\$ 1,821	\$ 2,379	\$ 2,228
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,314	\$ 1,407	\$ 2,008	\$ 2,063	\$ 1,852
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 285	\$ 279	\$ 286	\$ 450	\$ 382
Loans on Deposits	PD361	\$ 12	\$ 7	\$ 0	\$ 10	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 23	\$ 0	\$ 12	\$ 22	\$ 0
Auto Loans	PD367	\$ 39	\$ 83	\$ 79	\$ 69	\$ 100
Mobile Home Loans	PD369	\$ 37	\$ 56	\$ 102	\$ 85	\$ 49
Credit Cards	PD371	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other	PD380	\$ 174	\$ 133	\$ 92	\$ 264	\$ 232
Memo - Troubled Debt Restructured Included Above	PD390	\$ 6	\$ 37	\$ 239	\$ 239	\$ 240
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 115	\$ 53	\$ 0	\$ 167	\$ 0
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 84,559	\$ 68,679	\$ 64,011	\$ 67,468	\$ 68,364

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 49,615	\$ 59,840	\$ 58,597	\$ 58,815	\$ 61,205
100% and greater LTV	LD120	\$ 34,944	\$ 8,839	\$ 5,414	\$ 8,653	\$ 7,159
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,935	\$ 4,798	\$ 3,017	\$ 2,874	\$ 3,615
Past Due and Still Accruing - Total	SUB5240	\$ 3,313	\$ 3,281	\$ 1,976	\$ 1,735	\$ 2,907
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,313	\$ 3,119	\$ 1,602	\$ 1,601	\$ 2,812
90% up to 100% LTV	LD210	\$ 2,360	\$ 2,429	\$ 1,533	\$ 1,532	\$ 2,743
100% and greater LTV	LD220	\$ 953	\$ 690	\$ 69	\$ 69	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 162	\$ 374	\$ 134	\$ 95
90% up to 100% LTV	LD230	\$ 0	\$ 162	\$ 374	\$ 74	\$ 95
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,622	\$ 1,517	\$ 1,041	\$ 1,139	\$ 708
90% up to 100% LTV	LD250	\$ 1,475	\$ 1,392	\$ 971	\$ 1,119	\$ 689
100% and greater LTV	LD260	\$ 147	\$ 125	\$ 70	\$ 20	\$ 19
Net Charge-offs - Total	SUB5300	\$ 1	\$ 0	\$ 35	\$ 21	\$ 35
90% up to 100% LTV	LD310	\$ 1	\$ 0	\$ 35	\$ 21	\$ 35
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 100	\$ 98	\$ 0	\$ 67	\$ 0
90% up to 100% LTV	LD410	\$ 100	\$ 98	\$ 0	\$ 67	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 952	\$ 3,866	\$ 6,477	\$ 4,400	\$ 2,708
90% up to 100% LTV	LD430	\$ 372	\$ 2,326	\$ 5,980	\$ 3,671	\$ 1,920
100% and greater LTV	LD440	\$ 580	\$ 1,540	\$ 497	\$ 729	\$ 788
Sales - Total	SUB5340	\$ 254	\$ 556	\$ 0	\$ 118	\$ 708
90% up to 100% LTV	LD450	\$ 254	\$ 330	\$ 0	\$ 118	\$ 708
100% and greater LTV	LD460	\$ 0	\$ 226	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 563,444	\$ 582,992	\$ 587,388	\$ 531,561	\$ 498,006
Mortgage Construction Loans	CC105	\$ 488,857	\$ 519,809	\$ 521,889	\$ 461,063	\$ 461,775
Other Mortgage Loans	CC115	\$ 74,587	\$ 63,183	\$ 65,499	\$ 70,498	\$ 36,231
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 36,945	\$ 36,280	\$ 36,447	\$ 34,103	\$ 273
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 203,502	\$ 134,153	\$ 125,478	\$ 213,762	\$ 177,273
1-4 Dwelling Units	CC280	\$ 137,734	\$ 90,553	\$ 91,393	\$ 138,772	\$ 111,172

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,361	\$ 1,812	\$ 3,016	\$ 3,915	\$ 5,723
All Other Real Estate	CC300	\$ 61,407	\$ 41,788	\$ 31,069	\$ 71,075	\$ 60,378
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 9,648	\$ 11,711	\$ 11,304	\$ 16,548	\$ 9,393
Commitments Outstanding to Purchase Loans	CC320	\$ 9,362	\$ 10,532	\$ 3,871	\$ 13,330	\$ 6,557
Commitments Outstanding to Sell Loans	CC330	\$ 159,002	\$ 115,690	\$ 108,894	\$ 154,542	\$ 121,230
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 3,000	\$ 1,198	\$ 2,000	\$ 28,567
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 6,500	\$ 3,000	\$ 1,000	\$ 1,000	\$ 20,400
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 363,279	\$ 349,043	\$ 343,280	\$ 350,086	\$ 363,535
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 292,256	\$ 254,899	\$ 257,948	\$ 259,832	\$ 242,740
Commercial Lines	CC420	\$ 63,014	\$ 68,120	\$ 58,414	\$ 65,038	\$ 92,062
Open-End Consumer Lines - Credit Cards	CC423	\$ 104	\$ 101	\$ 104	\$ 201	\$ 208
Open-End Consumer Lines - Other	CC425	\$ 7,905	\$ 25,923	\$ 26,814	\$ 25,015	\$ 28,525
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 34,458	\$ 34,255	\$ 34,247	\$ 33,036	\$ 35,175
Commercial	CC430	\$ 3,196	\$ 3,605	\$ 2,608	\$ 4,067	\$ 3,762
Standby, Not Included on CC465 or CC468	CC435	\$ 31,262	\$ 30,650	\$ 31,639	\$ 28,969	\$ 31,413
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 62,389	\$ 54,627	\$ 57,313	\$ 53,155	\$ 26,137
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 62,389	\$ 54,627	\$ 57,313	\$ 53,155	\$ 26,137
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 56,872	\$ 82,352	\$ 51,661	\$ 50,273	\$ 72,691
Pass-Through Securities	CF143	\$ 42,309	\$ 71,808	\$ 43,871	\$ 47,523	\$ 71,691
Other Mortgage-Backed Securities	CF153	\$ 14,563	\$ 10,544	\$ 7,790	\$ 2,750	\$ 1,000
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,016	\$ 23,964	\$ 20,690	\$ 18,308	\$ 27,165
Pass-Through Securities	CF145	\$ 3,272	\$ 23,964	\$ 14,929	\$ 17,538	\$ 27,165
Other Mortgage-Backed Securities	CF155	\$ 744	\$ 0	\$ 5,761	\$ 770	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 52,856	\$ 58,388	\$ 30,971	\$ 31,965	\$ 45,526

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 43,031	\$- 39,739	\$- 35,811	\$- 47,712	\$- 23,742
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,714	\$- 3,383	\$- 8,108	\$- 18,533	\$- 8,614
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,090,598	\$ 1,150,783	\$ 1,176,018	\$ 1,309,448	\$ 931,600
Construction Loans - Total	SUB3840	\$ 264,425	\$ 327,567	\$ 283,793	\$ 251,823	\$ 207,399
1-4 Dwelling Units	CF190	\$ 155,072	\$ 247,862	\$ 226,542	\$ 229,242	\$ 197,347
Multifamily (5 or more) Dwelling Units	CF200	\$ 608	\$ 1,033	\$ 312	\$ 122	\$ 208
Nonresidential	CF210	\$ 108,745	\$ 78,672	\$ 56,939	\$ 22,459	\$ 9,844
Permanent Loans - Total	SUB3851	\$ 826,173	\$ 823,216	\$ 892,225	\$ 1,057,625	\$ 724,201
1-4 Dwelling Units	CF225	\$ 673,412	\$ 672,790	\$ 736,365	\$ 906,155	\$ 614,645
Multifamily (5 or more) Dwelling Units	CF245	\$ 7,064	\$ 5,840	\$ 13,206	\$ 11,200	\$ 7,120
Nonresidential (Except Land)	CF260	\$ 89,309	\$ 99,568	\$ 86,151	\$ 90,421	\$ 59,321
Land	CF270	\$ 56,388	\$ 45,018	\$ 56,503	\$ 49,849	\$ 43,115
Loans and Participations Purchased - Total	SUB3880	\$ 75,954	\$ 37,579	\$ 48,501	\$ 84,930	\$ 49,267
Secured by 1-4 Dwelling Units	CF280	\$ 71,526	\$ 30,314	\$ 39,774	\$ 79,865	\$ 35,087
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 740	\$ 585
Secured by Nonresidential	CF300	\$ 4,428	\$ 7,265	\$ 8,727	\$ 4,325	\$ 13,595
Loans and Participations Sold - Total	SUB3890	\$ 483,349	\$ 499,031	\$ 429,200	\$ 507,431	\$ 333,420
Secured by 1-4 Dwelling Units	CF310	\$ 377,041	\$ 393,557	\$ 383,894	\$ 473,182	\$ 314,843
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 106,308	\$ 105,474	\$ 45,306	\$ 34,249	\$ 18,577
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 407,395	\$- 461,452	\$- 380,699	\$- 422,501	\$- 284,153
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 563,572	\$ 590,829	\$ 632,135	\$ 803,962	\$ 703,814
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 35,368	\$ 10,766	\$ 72,747	\$ 203,830	\$ 256,278
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 157,688	\$ 166,640	\$ 150,287	\$ 243,221	\$ 205,097
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 154,999	\$ 109,268	\$ 235,931	\$ 286,815	\$ 199,911
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 48,561	\$ 62,502	\$ 67,661	\$ 76,581	\$ 82,564
Commercial	CF390	\$ 28,389	\$ 37,534	\$ 33,729	\$ 41,307	\$ 51,502
Consumer	CF400	\$ 20,172	\$ 24,968	\$ 33,932	\$ 35,274	\$ 31,062
Nonmortgage Loans - Sales - Total	SUB3915	\$ 26	\$ 22	\$ 310	\$ 46	\$ 13,431
Commercial	CF395	\$ 3	\$ 4	\$ 299	\$ 13	\$ 13,405
Consumer	CF405	\$ 23	\$ 18	\$ 11	\$ 33	\$ 26

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:22 AM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland March 2005	Frozen Aggregated Data (\$Thousands)
---------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 48,535	\$ 62,480	\$ 67,351	\$ 76,535	\$ 69,133
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 23,047	\$ 148,744	\$ 98,920	\$ 106,151	\$ 135,326
New Deposits Received less Deposits Withdrawn	CF420	\$- 21,021	\$ 105,570	\$ 57,083	\$ 64,612	\$ 94,635
Interest Credited to Deposits	CF430	\$ 44,068	\$ 43,174	\$ 41,837	\$ 41,539	\$ 40,691
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	\$ 373,437	\$ 378,469	\$ 352,451	\$ 338,267	\$ 265,374
Fully Insured	DI100	\$ 290,530	\$ 294,027	\$ 267,648	\$ 297,496	\$ 226,614
Other	DI110	\$ 82,907	\$ 84,442	\$ 84,803	\$ 40,771	\$ 38,760
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,151,651	\$ 5,160,100	\$ 5,052,811	\$ 5,286,302	\$ 5,216,551
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,042,498	\$ 2,030,489	\$ 1,959,793	\$ 2,071,273	\$ 2,064,858
Number of Deposit Accounts - Total	SUB4062	402,835	403,686	398,677	417,341	420,029
Balances of \$100,000 or Less	DI150	391,320	392,275	387,734	405,778	408,589
Balances Greater than \$100,000	DI160	11,515	11,411	10,943	11,563	11,440
IRA/Keogh Accounts	DI200	\$ 805,807	\$ 789,994	\$ 800,348	\$ 824,789	\$ 825,786
Uninsured Deposits	DI210	\$ 806,415	\$ 751,730	\$ 741,172	\$ 829,108	\$ 770,901
Preferred Deposits	DI220	\$ 2,462	\$ 2,016	\$ 2,425	\$ 2,335	\$ 2,967
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,157,721	\$ 1,210,271	\$ 1,482,302	\$ 1,496,546	\$ 1,473,169
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 886,728	\$ 855,655	\$ 836,359	\$ 1,002,140	\$ 1,006,439
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 889,083	\$ 926,550	\$ 842,195	\$ 897,247	\$ 865,927
Deposits & Escrows - Time Deposits	DI340	\$ 4,260,614	\$ 4,198,113	\$ 3,851,748	\$ 3,961,639	\$ 3,935,875
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 223,652	\$ 223,746	\$ 181,368	\$ 193,306	\$ 189,648
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,880	\$ 2,340	\$ 3,045	\$ 6,430	\$ 6,619
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 14,813	\$ 14,380	\$ 12,809	\$ 12,047	\$ 12,166
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 783	\$ 982	\$ 880	\$ 143	\$ 836
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 176	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 4,103	\$ 653	\$ 643	\$ 647	\$ 660
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,161	2,117	2,048	2,036	2,048
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 885,914	\$ 898,635	\$ 894,999	\$ 856,932	\$ 956,938
Assets Held for Sale	SI387	\$ 104,870	\$ 106,518	\$ 114,170	\$ 130,969	\$ 149,971
Loans Serviced for Others	SI390	\$ 209,637	\$ 221,104	\$ 207,907	\$ 208,036	\$ 210,716
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	83.39%	86.50%	86.58%	85.17%	82.81%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.96%	86.24%	86.48%	85.39%	84.57%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.60%	86.02%	86.34%	86.07%	83.01%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.49%	82.04%	82.54%	84.44%	80.57%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,199	\$ 2,204	\$ 2,276	\$ 2,220	\$ 2,224
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 26,107	\$ 29,121	\$ 27,895	\$ 27,511	\$ 28,640
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	57	67	57	53	61
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 946,915	\$ 912,094	\$ 881,965	\$ 919,855	\$ 900,235
Net Income (Loss) (SO91)	SI610	\$ 26,768	\$ 27,841	\$ 31,246	\$ 28,808	\$ 24,819
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 106
Dividends Declared - Common Stock	SI630	\$ 11,780	\$ 15,064	\$ 10,380	\$ 8,865	\$ 8,069
Stock Issued	SI640	\$ 196	\$ 6,418	\$ 56	\$ 149	\$ 332
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 7,563	\$ 17,496	\$ 423	\$ 2,702	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 6,825	\$- 709	\$ 9,572	\$- 15,407	\$ 1,634
Prior Period Adjustments	SI668	\$- 75	\$- 107	\$- 36	\$- 4,323	\$ 38
Other Adjustments	SI671	\$- 782	\$- 1,053	\$- 754	\$- 7	\$ 4,375
Ending Equity Capital (SC80)	SI680	\$ 961,980	\$ 946,916	\$ 912,092	\$ 922,912	\$ 923,258
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	\$ 101	\$ 95	\$ 106	\$ 108	\$ 97
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	\$ 81,822	\$ 78,360	\$ 63,255	\$ 50,341	\$ 51,516
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 86	\$ 140	\$ 124	\$ 76	\$ 93
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 8,963,857	\$ 8,864,581	\$ 8,676,907	\$ 8,922,072	\$ 8,709,007
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,218,422	\$ 1,308,018	\$ 1,279,028	\$ 1,537,765	\$ 1,465,619
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,897,824	\$ 6,755,044	\$ 6,557,069	\$ 6,550,398	\$ 6,191,175
Nonmortgage Loans	SI885	\$ 468,611	\$ 457,436	\$ 438,948	\$ 515,935	\$ 421,744
Deposits and Excrows	SI890	\$ 7,172,220	\$ 7,134,265	\$ 6,967,256	\$ 7,289,960	\$ 7,132,744
Total Borrowings	SI895	\$ 770,441	\$ 768,661	\$ 763,598	\$ 643,819	\$ 554,158
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	10	14	11	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,578	\$ 1,106	\$ 1,187	\$ 1,124	\$ 1,054
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.69	4.28	4.89	4.98	4.94
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.74	4.68	6.64	5.60	5.47

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	1	0	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	1	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	2	1
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	12	14	10	11	13

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 11,965,388	\$ 11,983,726	\$ 10,426,659	\$ 10,922,062	\$ 11,162,319
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 9,283,769	\$ 9,299,605	\$ 8,027,505	\$ 8,426,937	\$ 8,667,682
Personal Trust and Agency Accounts	FS210	\$ 1,726,951	\$ 1,713,386	\$ 1,500,385	\$ 1,518,466	\$ 1,494,307
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 237,502	\$ 234,997	\$ 215,860	\$ 219,017	\$ 216,403
Employee Benefit - Defined Contribution	FS220	\$ 8,119	\$ 22,432	\$ 20,802	\$ 21,050	\$ 22,329
Employee Benefit - Defined Benefit	FS230	\$ 62,989	\$ 48,692	\$ 44,437	\$ 51,511	\$ 51,198
Other Retirement Accounts	FS240	\$ 166,394	\$ 163,873	\$ 150,621	\$ 146,456	\$ 142,876
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 7,319,316	\$ 7,351,222	\$ 6,311,260	\$ 6,689,454	\$ 6,956,972
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:22 AM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland March 2005	Frozen Aggregated Data (\$Thousands)
---------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 719,695	\$ 745,690	\$ 738,373	\$ 0	\$ 778,636
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 1,495,654	\$ 1,518,884	\$ 1,298,485	\$ 1,393,551	\$ 1,389,761
Personal Trust and Agency Accounts	FS211	\$ 269,807	\$ 322,246	\$ 292,824	\$ 298,340	\$ 312,297
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,225,724	\$ 1,196,451	\$ 1,005,549	\$ 1,095,123	\$ 1,077,244
Employee Benefit - Defined Contribution	FS221	\$ 736,489	\$ 722,274	\$ 637,294	\$ 682,033	\$ 663,113
Employee Benefit - Defined Benefit	FS231	\$ 33,909	\$ 41,924	\$ 39,044	\$ 39,525	\$ 39,535
Other Retirement Accounts	FS241	\$ 455,326	\$ 432,253	\$ 329,211	\$ 373,565	\$ 374,596
Corporate Trust and Agency Accounts	FS251	\$ 123	\$ 187	\$ 112	\$ 88	\$ 220
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,185,965	\$ 1,165,237	\$ 1,100,669	\$ 1,101,574	\$ 1,104,876
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,887	3,666	3,735	3,581	3,440
Personal Trust and Agency Accounts	FS212	1,170	1,102	1,107	1,076	1,044
Retirement-related Trust and Agency Accounts - Total	SUB6120	482	485	513	496	481
Employee Benefit - Defined Contribution	FS222	30	36	37	37	38
Employee Benefit - Defined Benefit	FS232	30	24	26	26	26
Other Retirement Accounts	FS242	422	425	450	433	417
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,235	2,079	2,115	2,009	1,915
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	289	289	316	314	304
Personal Trust and Agency Accounts	FS213	102	101	118	121	117
Retirement-related Trust and Agency Accounts - Total	SUB6130	130	129	131	130	124
Employee Benefit - Defined Contribution	FS223	4	5	5	5	4
Employee Benefit - Defined Benefit	FS233	28	28	28	29	28
Other Retirement Accounts	FS243	98	96	98	96	92
Corporate Trust and Agency Accounts	FS253	57	59	67	63	63
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	521	520	514	500	495
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 10,498	\$ 27,583	\$ 20,242	\$ 13,313	\$ 6,492
Personal Trust and Agency Accounts	FS310	\$ 2,674	\$ 10,183	\$ 7,367	\$ 4,926	\$ 2,459

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 391	\$ 1,467	\$ 1,098	\$ 738	\$ 360
Employee Benefit - Defined Contribution	FS320	\$ 7	\$ 159	\$ 122	\$ 84	\$ 41
Employee Benefit - Defined Benefit	FS330	\$ 140	\$ 442	\$ 340	\$ 245	\$ 120
Other Retirement Accounts	FS340	\$ 244	\$ 866	\$ 636	\$ 409	\$ 199
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 30	\$ 19	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,102	\$ 13,757	\$ 10,044	\$ 6,413	\$ 3,214
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 248	\$ 923	\$ 701	\$ 491	\$ 248
Other Fiduciary and Related Services	FS390	\$ 3,083	\$ 1,223	\$ 1,013	\$ 745	\$ 211
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 11,721	\$ 23,041	\$ 21,376	\$ 14,796	\$ 5,920
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 5	\$ 44	\$ 4	\$ 3	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 669	\$ 3,135	\$ 2,482	\$ 1,226	\$ 381
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 559	\$ 7,633	\$ 1,344	\$- 260	\$ 952
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,726,951	\$ 1,713,387	\$ 1,237,169	\$ 1,239,867	\$ 1,231,250
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 1,685	\$ 0	\$ 0	\$ 1,549
Interest-Bearing Deposits	FS415	\$ 173	\$ 151	\$ 101	\$ 204	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 39,651	\$ 48,302	\$ 21,104	\$ 20,921	\$ 17,128
State, County and Municipal Obligations	FS425	\$ 259,052	\$ 251,588	\$ 197,639	\$ 182,909	\$ 191,702
Money Market Mutual Funds	FS430	\$ 104,212	\$ 111,935	\$ 66,718	\$ 58,112	\$ 55,276
Other Short-term Obligations	FS435	\$ 12,632	\$ 11,508	\$ 8,325	\$ 19,173	\$ 204
Other Notes and Bonds	FS440	\$ 28,690	\$ 29,683	\$ 23,566	\$ 25,490	\$ 24,436
Common and Preferred Stock	FS445	\$ 1,262,284	\$ 1,240,890	\$ 905,925	\$ 923,134	\$ 926,346
Real Estate Mortgages	FS450	\$ 2,042	\$ 2,056	\$ 2,063	\$ 2,077	\$ 1,720
Real Estate	FS455	\$ 7,041	\$ 7,138	\$ 6,120	\$ 4,323	\$ 4,094
Miscellaneous Assets	FS460	\$ 11,174	\$ 8,451	\$ 5,608	\$ 3,524	\$ 8,795
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	101	0	0	0
Corporate and Municipal Trusteeships	FS510	0	59	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	42	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 4,086,897	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 44	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 35	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 9	\$ 0	\$ 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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 961,981	\$ 946,923	\$ 912,093	\$ 922,914	\$ 923,248
Equity Capital Deductions - Total	SUB1631	\$ 9,949	\$ 9,772	\$ 10,032	\$ 21,626	\$ 22,332
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,727	\$ 1,506	\$ 1,543	\$ 1,248	\$ 1,927
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,497	\$ 7,703	\$ 8,028	\$ 20,019	\$ 20,082
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 720	\$ 563	\$ 461	\$ 359	\$ 323
Other	CCR134	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 821	\$ - 5,631	\$ - 2,423	\$ 3,020	\$ - 12,776
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 672	\$ - 5,785	\$ - 6,557	\$ - 1,841	\$ - 13,666
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 475	\$ 505
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 149	\$ 154	\$ 4,134	\$ 4,386	\$ 385
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 952,853	\$ 931,520	\$ 899,638	\$ 904,308	\$ 888,140
Total Assets (SC60)	CCR205	\$ 9,046,170	\$ 8,924,316	\$ 8,763,487	\$ 9,011,057	\$ 8,856,355
Asset Deductions - Total	SUB1651	\$ 10,150	\$ 10,035	\$ 10,006	\$ 23,262	\$ 22,312
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,933	\$ 1,769	\$ 1,517	\$ 2,884	\$ 1,907
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,497	\$ 7,703	\$ 8,028	\$ 20,019	\$ 20,082
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 720	\$ 563	\$ 461	\$ 359	\$ 323
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 149	\$ - 9,625	\$ - 10,511	\$ - 3,017	\$ - 20,391
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 149	\$ - 9,625	\$ - 10,511	\$ - 3,492	\$ - 20,896
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 475	\$ 505
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,036,169	\$ 8,904,656	\$ 8,742,970	\$ 8,984,778	\$ 8,813,652
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 354,525	\$ 349,397	\$ 342,193	\$ 351,604	\$ 350,996
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 952,853	\$ 931,520	\$ 899,638	\$ 904,308	\$ 888,140
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,220	\$ 4,915	\$ 4,172	\$ 6,128	\$ 6,074
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 231	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 43,423	\$ 40,448	\$ 39,179	\$ 38,196	\$ 36,622
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 47,643	\$ 45,363	\$ 43,582	\$ 44,324	\$ 42,696
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 47,643	\$ 45,363	\$ 43,582	\$ 44,324	\$ 42,696
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 787	\$ 795	\$ 795	\$ 795	\$ 797
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 5	\$ 13	\$ 17	\$ 13	\$ 13
Total Risk-Based Capital	CCR39	\$ 999,704	\$ 976,075	\$ 942,408	\$ 947,824	\$ 930,026
0% R/W Category - Cash	CCR400	\$ 54,001	\$ 60,793	\$ 55,914	\$ 51,467	\$ 51,203
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 162,051	\$ 151,191	\$ 178,982	\$ 177,969	\$ 185,401
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 101	\$ 100	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 14,594	\$ 20,460	\$ 19,207	\$ 21,099	\$ 24,648
0% R/W Category - Assets Total	CCR420	\$ 230,747	\$ 232,544	\$ 254,103	\$ 250,535	\$ 261,252
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	\$ 665,339	\$ 656,943	\$ 631,941	\$ 656,842	\$ 672,964
20% R/W Category - Claims on FHLBs	CCR435	\$ 544,830	\$ 520,730	\$ 599,816	\$ 546,194	\$ 657,652
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 14,195	\$ 11,882	\$ 12,299	\$ 12,385	\$ 12,497
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 275,371	\$ 219,704	\$ 208,762	\$ 372,434	\$ 311,725
20% R/W Category - Other	CCR450	\$ 412,124	\$ 498,085	\$ 400,207	\$ 506,457	\$ 478,561
20% R/W Category - Assets Total	CCR455	\$ 1,911,859	\$ 1,907,344	\$ 1,853,025	\$ 2,094,312	\$ 2,133,399
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 382,371	\$ 381,466	\$ 370,606	\$ 418,861	\$ 426,679
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,813,603	\$ 3,728,573	\$ 3,735,172	\$ 3,842,582	\$ 3,728,685
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 56,824	\$ 52,759	\$ 48,066	\$ 35,534	\$ 37,862
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,557	\$ 4,123	\$ 28,061	\$ 26,123	\$ 25,441
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 3,008	\$ 0
50% R/W Category - Other	CCR480	\$ 16,498	\$ 15,413	\$ 23,259	\$ 66,318	\$ 35,804
50% R/W Category - Assets Total	CCR485	\$ 3,891,482	\$ 3,800,868	\$ 3,834,558	\$ 3,973,565	\$ 3,827,792
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,945,751	\$ 1,900,444	\$ 1,917,288	\$ 1,986,794	\$ 1,913,908

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:22 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 682,389	\$ 610,816	\$ 575,347	\$ 251,528	\$ 211,462
100% R/W Category - All Other Assets	CCR506	\$ 2,511,813	\$ 2,523,570	\$ 2,411,897	\$ 2,611,725	\$ 2,536,427
100% R/W Category - Assets Total	CCR510	\$ 3,194,202	\$ 3,134,386	\$ 2,987,244	\$ 2,863,253	\$ 2,747,889
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,194,202	\$ 3,134,386	\$ 2,987,244	\$ 2,863,253	\$ 2,747,889
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	\$ 9,228,290	\$ 9,075,142	\$ 8,928,930	\$ 9,181,665	\$ 8,970,332
Subtotal Risk-Weighted Assets	CCR75	\$ 5,522,318	\$ 5,416,290	\$ 5,275,129	\$ 5,268,904	\$ 5,088,467
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,464	\$ 3,314	\$ 3,620	\$ 3,672	\$ 3,183
Total Risk-Weighted Assets	CCR78	\$ 5,517,854	\$ 5,412,976	\$ 5,271,509	\$ 5,265,232	\$ 5,085,284
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 478,027	\$ 469,125	\$ 421,718	\$ 456,998	\$ 406,820
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.54%	10.46%	10.29%	10.06%	10.08%
Total Risk-Based Capital Ratio	CCR820	18.12%	18.03%	17.88%	18.00%	18.29%
Tier 1 Risk-Based Capital Ratio	CCR830	17.27%	17.21%	17.07%	17.17%	17.46%
Tangible Equity Ratio	CCR840	10.54%	10.46%	10.29%	10.06%	10.07%

*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.