

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 4:14 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions		46	46	47	46	47
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,339,947	\$ 1,305,970	\$ 1,407,974	\$ 1,398,509	\$ 1,363,926
Cash and Non-Interest-Earning Deposits	SC110	\$ 112,746	\$ 96,523	\$ 117,122	\$ 118,456	\$ 127,764
Interest-Earning Deposits in FHLBs	SC112	\$ 270,201	\$ 239,038	\$ 297,886	\$ 259,903	\$ 284,799
Other Interest-Earning Deposits	SC118	\$ 39,770	\$ 46,901	\$ 51,348	\$ 61,898	\$ 59,610
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 99,274	\$ 103,305	\$ 125,383	\$ 144,582	\$ 94,774
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 649,584	\$ 654,666	\$ 654,914	\$ 545,143	\$ 564,151
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 91,147	\$ 90,027	\$ 90,356	\$ 112,407	\$ 109,789
State and Municipal Obligations	SC180	\$ 20,787	\$ 19,715	\$ 17,467	\$ 16,459	\$ 16,468
Securities Backed by Nonmortgage Loans	SC182	\$ 18,643	\$ 17,759	\$ 16,129	\$ 14,065	\$ 16,031
Other Investment Securities	SC185	\$ 29,933	\$ 31,073	\$ 29,961	\$ 118,435	\$ 83,817
Accrued Interest Receivable	SC191	\$ 7,862	\$ 6,963	\$ 7,408	\$ 7,161	\$ 6,723
Mortgage-Backed Securities - Gross	SUB0072	\$ 711,123	\$ 714,899	\$ 725,569	\$ 710,056	\$ 708,003
Mortgage-Backed Securities - Total	SC22	\$ 711,123	\$ 714,899	\$ 725,569	\$ 710,056	\$ 708,003
Pass-Through - Total	SUB0073	\$ 626,245	\$ 630,298	\$ 635,567	\$ 621,810	\$ 616,808
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 571,491	\$ 574,052	\$ 597,794	\$ 598,929	\$ 595,832
Other Pass-Through	SC215	\$ 54,754	\$ 56,246	\$ 37,773	\$ 22,881	\$ 20,976
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 81,963	\$ 81,692	\$ 87,152	\$ 85,443	\$ 88,490
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 36,828	\$ 35,257	\$ 37,404	\$ 34,126	\$ 33,854
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 32,164	\$ 33,036	\$ 34,828	\$ 38,562	\$ 43,352
Other	SC222	\$ 12,971	\$ 13,399	\$ 14,920	\$ 12,755	\$ 11,284
Accrued Interest Receivable	SC228	\$ 2,915	\$ 2,909	\$ 2,850	\$ 2,803	\$ 2,705

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 6,960,336	\$ 6,917,871	\$ 6,726,911	\$ 6,615,925	\$ 6,557,423
Mortgage Loans - Total	SC26	\$ 6,919,656	\$ 6,877,196	\$ 6,686,855	\$ 6,576,846	\$ 6,516,372
Construction Loans - Total	SUB0100	\$ 764,185	\$ 792,907	\$ 844,594	\$ 850,421	\$ 836,558
Residential - Total	SUB0110	\$ 650,082	\$ 673,365	\$ 714,808	\$ 700,245	\$ 700,900
1-4 Dwelling Units	SC230	\$ 616,161	\$ 634,927	\$ 676,555	\$ 665,770	\$ 689,950
Multifamily (5 or more) Dwelling Units	SC235	\$ 33,921	\$ 38,438	\$ 38,253	\$ 34,475	\$ 10,950
Nonresidential Property	SC240	\$ 114,103	\$ 119,542	\$ 129,786	\$ 150,176	\$ 135,658
Permanent Loans - Total	SUB0121	\$ 6,154,111	\$ 6,085,979	\$ 5,846,382	\$ 5,728,809	\$ 5,685,815
Residential - Total	SUB0131	\$ 4,672,609	\$ 4,655,990	\$ 4,461,266	\$ 4,415,101	\$ 4,374,631
1-4 Dwelling Units - Total	SUB0141	\$ 4,529,695	\$ 4,515,184	\$ 4,325,235	\$ 4,274,449	\$ 4,231,959
Revolving Open-End Loans	SC251	\$ 258,435	\$ 265,593	\$ 270,734	\$ 271,066	\$ 274,028
All Other - First Liens	SC254	\$ 4,063,888	\$ 4,044,115	\$ 3,862,348	\$ 3,822,212	\$ 3,785,841
All Other - Junior Liens	SC255	\$ 207,372	\$ 205,476	\$ 192,153	\$ 181,171	\$ 172,090
Multifamily (5 or more) Dwelling Units	SC256	\$ 142,914	\$ 140,806	\$ 136,031	\$ 140,652	\$ 142,672
Nonresidential Property (Except Land)	SC260	\$ 962,841	\$ 936,237	\$ 900,067	\$ 853,187	\$ 844,550
Land	SC265	\$ 518,661	\$ 493,752	\$ 485,049	\$ 460,521	\$ 466,634
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 39,410	\$ 190,393	\$ 83,468	\$ 56,857	\$ 107,470
Accrued Interest Receivable	SC272	\$ 37,661	\$ 35,096	\$ 32,148	\$ 32,369	\$ 31,006
Advances for Taxes and Insurance	SC275	\$ 4,379	\$ 3,889	\$ 3,787	\$ 4,326	\$ 4,044
Allowance for Loan and Lease Losses	SC283	\$ 40,680	\$ 40,675	\$ 40,056	\$ 39,079	\$ 41,051
Nonmortgage Loans - Gross	SUB0162	\$ 507,147	\$ 496,561	\$ 476,122	\$ 504,476	\$ 492,686
Nonmortgage Loans - Total	SC31	\$ 497,115	\$ 485,668	\$ 467,089	\$ 495,750	\$ 484,281
Commercial Loans - Total	SC32	\$ 248,958	\$ 236,782	\$ 217,707	\$ 250,003	\$ 225,592
Secured	SC300	\$ 208,399	\$ 196,828	\$ 179,435	\$ 214,313	\$ 187,648
Unsecured	SC303	\$ 7,037	\$ 6,343	\$ 8,936	\$ 7,345	\$ 6,584
Lease Receivables	SC306	\$ 33,522	\$ 33,611	\$ 29,336	\$ 28,345	\$ 31,360
Consumer Loans - Total	SC35	\$ 255,492	\$ 257,351	\$ 256,025	\$ 251,692	\$ 264,683
Loans on Deposits	SC310	\$ 11,260	\$ 11,606	\$ 11,966	\$ 12,733	\$ 12,584
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,028	\$ 8,316	\$ 3,623	\$ 3,549	\$ 4,986
Education Loans	SC320	\$ 862	\$ 948	\$ 1,020	\$ 1,106	\$ 1,212
Auto Loans	SC323	\$ 97,863	\$ 98,093	\$ 106,320	\$ 114,055	\$ 117,511
Mobile Home Loans	SC326	\$ 34,830	\$ 33,530	\$ 32,047	\$ 30,912	\$ 30,029
Credit Cards	SC328	\$ 106	\$ 332	\$ 103	\$ 100	\$ 69

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 105,543	\$ 104,526	\$ 100,946	\$ 89,237	\$ 98,292
Accrued Interest Receivable	SC348	\$ 2,697	\$ 2,428	\$ 2,390	\$ 2,781	\$ 2,411
Allowance for Loan and Lease Losses	SC357	\$ 10,032	\$ 10,893	\$ 9,033	\$ 8,726	\$ 8,405
Repossessed Assets - Gross	SUB0201	\$ 32,428	\$ 29,039	\$ 25,680	\$ 26,067	\$ 26,150
Repossessed Assets - Total	SC40	\$ 32,426	\$ 29,007	\$ 25,660	\$ 26,021	\$ 26,127
Real Estate - Total	SUB0210	\$ 32,058	\$ 28,707	\$ 24,935	\$ 25,101	\$ 25,698
Construction	SC405	\$ 1,362	\$ 869	\$ 1,323	\$ 966	\$ 1,043
Residential - Total	SUB0225	\$ 24,762	\$ 23,133	\$ 19,616	\$ 19,041	\$ 20,755
1-4 Dwelling Units	SC415	\$ 24,620	\$ 22,908	\$ 19,423	\$ 18,814	\$ 20,521
Multifamily (5 or more) Dwelling Units	SC425	\$ 142	\$ 225	\$ 193	\$ 227	\$ 234
Nonresidential (Except Land)	SC426	\$ 1,877	\$ 1,023	\$ 446	\$ 1,487	\$ 471
Land	SC428	\$ 4,057	\$ 3,682	\$ 3,550	\$ 3,607	\$ 3,429
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 370	\$ 332	\$ 745	\$ 966	\$ 452
General Valuation Allowances	SC441	\$ 2	\$ 32	\$ 20	\$ 46	\$ 23
Real Estate Held for Investment	SC45	\$ 2,033	\$ 2,705	\$ 2,793	\$ 2,579	\$ 1,843
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 53,940	\$ 52,613	\$ 50,965	\$ 50,205	\$ 47,820
Federal Home Loan Bank Stock	SC510	\$ 53,807	\$ 52,481	\$ 50,833	\$ 50,051	\$ 47,419
Other	SC540	\$ 133	\$ 132	\$ 132	\$ 154	\$ 401
Office Premises and Equipment	SC55	\$ 127,685	\$ 125,393	\$ 122,648	\$ 119,718	\$ 115,284
Other Assets - Gross	SUB0262	\$ 123,300	\$ 105,274	\$ 96,144	\$ 92,827	\$ 124,670
Other Assets - Total	SC59	\$ 123,160	\$ 105,134	\$ 96,004	\$ 92,692	\$ 124,548
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,657	\$ 20,541	\$ 20,330	\$ 20,124	\$ 18,986
Bank-Owned Life Insurance - Other	SC625	\$ 16,876	\$ 9,575	\$ 9,494	\$ 9,372	\$ 9,241
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 338	\$ 357	\$ 375	\$ 393	\$ 397
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 10,550	\$ 10,435	\$ 10,494	\$ 7,953	\$ 27,384
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 76,879	\$ 64,366	\$ 55,451	\$ 54,985	\$ 68,662
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 140	\$ 140	\$ 140	\$ 135	\$ 122
General Valuation Allowances - Total	SUB2092	\$ 50,854	\$ 51,740	\$ 49,249	\$ 47,986	\$ 49,601
Total Assets - Gross	SUB0283	\$ 9,857,939	\$ 9,750,325	\$ 9,634,806	\$ 9,520,362	\$ 9,437,805
Total Assets	SC60	\$ 9,807,085	\$ 9,698,585	\$ 9,585,557	\$ 9,472,376	\$ 9,388,204
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,633,831	\$ 7,598,455	\$ 7,588,642	\$ 7,470,922	\$ 7,442,341
Deposits	SC710	\$ 7,615,532	\$ 7,555,194	\$ 7,559,557	\$ 7,455,126	\$ 7,421,132
Escrows	SC712	\$ 21,723	\$ 46,466	\$ 32,433	\$ 18,680	\$ 22,873
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 3,424	\$- 3,205	\$- 3,348	\$- 2,884	\$- 1,664
Borrowings - Total	SC72	\$ 1,019,714	\$ 979,163	\$ 896,421	\$ 917,270	\$ 854,791
Advances from FHLBank	SC720	\$ 758,776	\$ 731,037	\$ 695,129	\$ 718,221	\$ 662,163
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 220,771	\$ 203,693	\$ 159,544	\$ 147,377	\$ 166,870
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	\$ 40,167	\$ 44,433	\$ 41,748	\$ 51,672	\$ 25,758
Other Liabilities - Total	SC75	\$ 69,815	\$ 62,296	\$ 52,148	\$ 64,002	\$ 58,646
Accrued Interest Payable - Deposits	SC763	\$ 6,643	\$ 5,439	\$ 5,712	\$ 3,765	\$ 3,431
Accrued Interest Payable - Other	SC766	\$ 5,609	\$ 5,311	\$ 4,850	\$ 4,087	\$ 3,398
Accrued Taxes	SC776	\$ 4,487	\$ 4,175	\$ 5,698	\$ 2,937	\$ 4,169
Accounts Payable	SC780	\$ 18,591	\$ 22,782	\$ 16,263	\$ 31,907	\$ 21,609
Deferred Income Taxes	SC790	\$ 4,030	\$ 2,913	\$ 3,257	\$ 3,815	\$ 3,288
Other Liabilities and Deferred Income	SC796	\$ 30,455	\$ 21,676	\$ 16,368	\$ 17,491	\$ 22,751
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

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Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Total Liabilities	SC70	\$ 8,723,360	\$ 8,639,914	\$ 8,537,211	\$ 8,452,194	\$ 8,355,778
Minority Interest	SC800	\$ 76	\$ 98	\$ 125	\$ 100	\$ 101
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,083,650	\$ 1,058,573	\$ 1,048,220	\$ 1,020,083	\$ 1,032,325
Stock - Total	SUB0311	\$ 204,537	\$ 204,438	\$ 200,175	\$ 181,341	\$ 210,363
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	\$ 13,055	\$ 13,054	\$ 13,052	\$ 13,038	\$ 12,729
Common Stock - Paid in Excess of Par	SC830	\$ 191,482	\$ 191,384	\$ 187,123	\$ 168,303	\$ 197,634
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,288	\$- 11,404	\$- 6,615	\$- 3,681	\$- 2,338
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,073	\$- 11,189	\$- 6,615	\$- 3,612	\$- 2,277
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 215	\$- 215	\$ 0	\$- 69	\$- 61
Retained Earnings	SC880	\$ 882,898	\$ 867,233	\$ 856,661	\$ 844,001	\$ 825,736
Other Components of Equity Capital	SC891	\$- 1,497	\$- 1,694	\$- 2,001	\$- 1,578	\$- 1,436
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,807,086	\$ 9,698,585	\$ 9,585,556	\$ 9,472,377	\$ 9,388,204

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 389
3	Federal, State, or other taxes receivable	18	\$ 12,485
4	Net deferred tax assets	20	\$ 14,689
6	Prepaid deposit insurance premiums	6	\$ 53
7	Prepaid expenses	39	\$ 9,537
8	Deposits for utilities and other services	2	\$ 622
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 275
14	Other noninterest-bearing short-term accounts recv	7	\$ 11,879
19	Receivables fr a broker for unsettled transactions	1	\$ 779
20	F/V of all derivative instru. reportable as assets	1	\$ 327
22	Unapplied loan disbursements	1	\$ 1,205
99	Other	27	\$ 9,244

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 565
4	Nonrefundable loan fees received prior to closing	4	\$ 356
7	Deferred gains from the sale of real estate	1	\$ 113
11	The liability recorded for post-retirement benefit	14	\$ 4,488
14	Unapplied loan payments received	1	\$ 4
20	F/V of all derivative instru. reportable as liab.	2	\$ 771
21	Liabilities for credit losses on OBS credit exposures	1	\$ 19
99	Other	42	\$ 23,515

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 167,901	\$ 163,138	\$ 157,770	\$ 148,879	\$ 145,319
Deposits and Investment Securities	SO115	\$ 14,237	\$ 14,179	\$ 13,670	\$ 12,421	\$ 11,225
Mortgage-Backed Securities	SO125	\$ 8,458	\$ 8,347	\$ 7,982	\$ 7,829	\$ 7,758
Mortgage Loans	SO141	\$ 134,657	\$ 130,483	\$ 126,613	\$ 119,928	\$ 117,284
Nonmortgage Loans - Total	SUB0950	\$ 10,549	\$ 10,129	\$ 9,505	\$ 8,701	\$ 9,052
Commercial Loans and Leases	SO160	\$ 6,206	\$ 5,840	\$ 5,315	\$ 4,644	\$ 4,767
Consumer Loans and Leases	SO171	\$ 4,343	\$ 4,289	\$ 4,190	\$ 4,057	\$ 4,285
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 810	\$ 802	\$ 667	\$ 531	\$ 437
Federal Home Loan Bank Stock	SO181	\$ 810	\$ 802	\$ 667	\$ 531	\$ 437
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 79,751	\$ 74,000	\$ 68,078	\$ 64,772	\$ 60,514
Deposits	SO215	\$ 67,420	\$ 63,091	\$ 57,952	\$ 55,108	\$ 51,320
Escrows	SO225	\$ 18	\$ 18	\$ 10	\$ 11	\$ 19
Advances from FHLBank	SO230	\$ 8,848	\$ 8,263	\$ 8,024	\$ 7,282	\$ 6,982
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 3,465	\$ 2,614	\$ 2,092	\$ 2,371	\$ 2,193
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 88,960	\$ 89,940	\$ 90,359	\$ 84,638	\$ 85,242
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 757	\$ 2,699	\$ 1,321	\$ 420	\$ 2,801
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 88,203	\$ 87,241	\$ 89,038	\$ 84,218	\$ 82,441
Noninterest Income - Total	SO42	\$ 21,793	\$ 27,679	\$ 22,240	\$ 26,857	\$ 37,291
Mortgage Loan Serving Fees	SO410	\$ 138	\$ 116	\$ 151	\$ 169	\$ 110
Other Fees and Charges	SO420	\$ 13,818	\$ 19,070	\$ 13,537	\$ 17,223	\$ 22,703
Net Income (Loss) from Other - Total	SUB0451	\$ 6,729	\$ 7,532	\$ 7,597	\$ 8,505	\$ 13,519
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 4,762	\$ 7,182	\$ 7,307	\$ 8,135	\$ 10,053
Operations & Sale of Repossessed Assets	SO461	\$ 328	\$ 56	\$ 185	\$ 368	\$ 2,408
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 284	\$ - 90	\$ - 48	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ - 1	\$ 0
Sale of Loans Held for Investment	SO475	\$ 445	\$ 237	\$ 154	\$ 7	\$ 305

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 910	\$ 147	\$- 1	\$- 4	\$ 753
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,108	\$ 961	\$ 955	\$ 960	\$ 959
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	\$ 70,106	\$ 85,097	\$ 72,738	\$ 72,471	\$ 75,445
All Personnel Compensation and Expense	SO510	\$ 42,778	\$ 44,875	\$ 44,689	\$ 43,949	\$ 45,695
Legal Expense	SO520	\$ 835	\$ 675	\$ 561	\$ 801	\$ 660
Office Occupancy and Equipment Expense	SO530	\$ 12,924	\$ 13,051	\$ 13,161	\$ 12,765	\$ 13,250
Marketing and Other Professional Services	SO540	\$ 3,260	\$ 4,160	\$ 3,250	\$ 3,968	\$ 4,332
Loan Servicing Fees	SO550	\$ 239	\$ 88	\$ 80	\$ 53	\$ 58
Goodwill and Other Intangibles Expense	SO560	\$ 96	\$ 102	\$ 96	\$ 65	\$ 161
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 518	\$ 346	\$ 182	\$ 44	\$ 226
Other Noninterest Expense	SO580	\$ 9,456	\$ 21,800	\$ 10,719	\$ 10,826	\$ 11,063
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	\$ 39,890	\$ 29,823	\$ 38,540	\$ 38,604	\$ 44,287
Income Taxes - Total	SO71	\$ 9,502	\$ 5,693	\$ 8,757	\$ 7,917	\$ 9,939
Federal	SO710	\$ 7,737	\$ 4,435	\$ 7,178	\$ 6,552	\$ 8,098
State, Local & Other	SO720	\$ 1,765	\$ 1,258	\$ 1,579	\$ 1,365	\$ 1,841
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 30,388	\$ 24,130	\$ 29,783	\$ 30,687	\$ 34,348
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 30,388	\$ 24,130	\$ 29,783	\$ 30,687	\$ 34,348

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	16	\$ 333
5	Net income(loss) from real estate held for invest	2	\$ 16
7	Net income(loss) from leased property	1	\$ 3
15	Income from corporate-owned life insurance	7	\$ 261
99	Other	24	\$ 466

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	\$ 299
2	OTS assessments	22	\$ 365
6	Supervisory examination fees	3	\$ 57
7	Office supplies, printing, and postage	27	\$ 1,009
8	Telephone, including data lines	12	\$ 308
9	Loan origination expense	6	\$ 291
10	ATM expense	5	\$ 174
17	Charitable contributions	1	\$ 25
99	Other	35	\$ 4,218

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 488,755	\$ 320,854	\$ 157,770	\$ 566,676	\$ 417,967
YTD - Deposits and Investment Securities	Y_SO115	\$ 42,080	\$ 27,843	\$ 13,670	\$ 43,612	\$ 31,279
YTD - Mortgage-Backed Securities	Y_SO125	\$ 24,787	\$ 16,329	\$ 7,982	\$ 31,546	\$ 23,799
YTD - Mortgage Loans	Y_SO141	\$ 391,705	\$ 257,048	\$ 126,613	\$ 458,157	\$ 338,229
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 17,361	\$ 11,155	\$ 5,315	\$ 16,958	\$ 12,314
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,822	\$ 8,479	\$ 4,190	\$ 16,403	\$ 12,346
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,279	\$ 1,469	\$ 667	\$ 1,920	\$ 1,389
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,279	\$ 1,469	\$ 667	\$ 1,920	\$ 1,389
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 221,821	\$ 142,070	\$ 68,078	\$ 232,633	\$ 167,879
YTD - Deposits	Y_SO215	\$ 188,455	\$ 121,035	\$ 57,952	\$ 198,620	\$ 143,529
YTD - Escrows	Y_SO225	\$ 46	\$ 28	\$ 10	\$ 60	\$ 49
YTD - Advances from FHLBank	Y_SO230	\$ 25,135	\$ 16,287	\$ 8,024	\$ 25,908	\$ 18,626
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 14	\$ 14	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 8,171	\$ 4,706	\$ 2,092	\$ 8,045	\$ 5,675
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	\$ 269,213	\$ 180,253	\$ 90,359	\$ 335,963	\$ 251,477
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,777	\$ 4,020	\$ 1,321	\$ 9,539	\$ 9,119
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 264,436	\$ 176,233	\$ 89,038	\$ 326,424	\$ 242,358
YTD - Noninterest Income - Total	Y_SO42	\$ 71,710	\$ 49,917	\$ 22,240	\$ 116,172	\$ 102,847
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 405	\$ 267	\$ 151	\$ 860	\$ 691
YTD - Other Fees and Charges	Y_SO420	\$ 46,425	\$ 32,607	\$ 13,537	\$ 68,898	\$ 65,205
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 21,858	\$ 15,129	\$ 7,597	\$ 41,783	\$ 33,280
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 19,251	\$ 14,489	\$ 7,307	\$ 36,114	\$ 27,981
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 569	\$ 241	\$ 185	\$ 4,474	\$ 4,106
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 146	\$ - 138	\$ - 48	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 37	\$ 38
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 836	\$ 391	\$ 154	\$ 308	\$ 301

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,056	\$ 146	\$- 1	\$ 850	\$ 854
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,022	\$ 1,914	\$ 955	\$ 4,631	\$ 3,671
YTD - Noninterest Expense - Total	Y_SO51	\$ 227,866	\$ 157,760	\$ 72,738	\$ 277,364	\$ 218,300
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 132,306	\$ 89,528	\$ 44,689	\$ 168,617	\$ 132,869
YTD - Legal Expense	Y_SO520	\$ 2,071	\$ 1,236	\$ 561	\$ 2,893	\$ 2,133
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 39,132	\$ 26,208	\$ 13,161	\$ 48,829	\$ 37,689
YTD - Marketing and Other Professional Services	Y_SO540	\$ 10,647	\$ 7,387	\$ 3,250	\$ 13,574	\$ 12,043
YTD - Loan Servicing Fees	Y_SO550	\$ 407	\$ 168	\$ 80	\$ 215	\$ 162
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 294	\$ 198	\$ 96	\$ 262	\$ 389
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,046	\$ 528	\$ 182	\$ 427	\$ 383
YTD - Other Noninterest Expense	Y_SO580	\$ 41,963	\$ 32,507	\$ 10,719	\$ 42,547	\$ 32,632
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 108,280	\$ 68,390	\$ 38,540	\$ 165,232	\$ 126,905
YTD - Income Taxes - Total	Y_SO71	\$ 23,952	\$ 14,450	\$ 8,757	\$ 36,886	\$ 29,212
YTD - Federal	Y_SO710	\$ 19,350	\$ 11,613	\$ 7,178	\$ 30,220	\$ 23,709
YTD - State, Local, and Other	Y_SO720	\$ 4,602	\$ 2,837	\$ 1,579	\$ 6,666	\$ 5,503
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 84,328	\$ 53,940	\$ 29,783	\$ 128,346	\$ 97,693
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 84,328	\$ 53,940	\$ 29,783	\$ 128,346	\$ 97,693

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 51,736	\$ 49,251	\$ 48,491	\$ 49,597	\$ 47,711
Net Provision for Loss	VA115	\$ 1,276	\$ 2,904	\$ 1,402	\$ 612	\$ 2,548
Transfers	VA125	\$- 1,136	\$ 159	\$- 11	\$ 31	\$ 408
Recoveries	VA135	\$ 590	\$ 851	\$ 357	\$ 337	\$ 224
Adjustments	VA145	\$- 1	\$ 0	\$ 0	\$ 0	\$- 74
Charge-offs	VA155	\$ 1,609	\$ 1,429	\$ 988	\$ 2,593	\$ 1,220
General Valuation Allowances - Ending Balance	VA165	\$ 50,856	\$ 51,736	\$ 49,251	\$ 47,984	\$ 49,597
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,879	\$ 2,902	\$ 4,188	\$ 5,122	\$ 5,048
Net Provision for Loss	VA118	\$- 1	\$ 141	\$ 101	\$- 148	\$ 479

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,136	\$- 159	\$ 11	\$- 31	\$- 408
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$- 467	\$ 74
Charge-offs	VA158	\$ 58	\$ 5	\$ 1,398	\$ 288	\$ 71
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,955	\$ 2,879	\$ 2,902	\$ 4,188	\$ 5,122
Total Valuation Allowances - Beginning Balance	VA110	\$ 54,614	\$ 52,153	\$ 52,679	\$ 54,719	\$ 52,759
Net Provision for Loss	VA120	\$ 1,275	\$ 3,045	\$ 1,503	\$ 464	\$ 3,027
Recoveries	VA140	\$ 590	\$ 851	\$ 357	\$ 337	\$ 224
Adjustments	VA150	\$- 1	\$ 0	\$ 0	\$- 467	\$ 0
Charge-offs	VA160	\$ 1,667	\$ 1,434	\$ 2,386	\$ 2,881	\$ 1,291
Total Valuation Allowances - Ending Balance	VA170	\$ 54,811	\$ 54,615	\$ 52,153	\$ 52,172	\$ 54,719
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,609	\$ 1,429	\$ 988	\$ 2,593	\$ 1,220
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 743	\$ 741	\$ 635	\$ 1,641	\$ 734
Construction - Total	SUB2030	\$ 330	\$ 217	\$ 104	\$ 1,066	\$ 196
1-4 Dwelling Units	VA420	\$ 330	\$ 217	\$ 104	\$ 1,066	\$ 128
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 68
Permanent - Total	SUB2041	\$ 413	\$ 524	\$ 531	\$ 575	\$ 538
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 11	\$ 0	\$ 3	\$ 24
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 202	\$ 513	\$ 531	\$ 461	\$ 473
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 41
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 158	\$ 0	\$ 0	\$ 105	\$ 0
Land	VA490	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 348	\$ 344	\$ 237	\$ 897	\$ 304
Commercial Loans	VA520	\$ 10	\$ 20	\$ 11	\$ 223	\$ 23
Consumer Loans - Total	SUB2061	\$ 338	\$ 324	\$ 226	\$ 674	\$ 281
Loans on Deposits	VA510	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 10	\$ 1	\$ 0	\$ 0	\$ 30
Education Loans	VA530	\$ 14	\$ 6	\$ 19	\$ 22	\$ 12
Auto Loans	VA540	\$ 234	\$ 191	\$ 157	\$ 508	\$ 185
Mobile Home Loans	VA550	\$ 19	\$ 3	\$ 13	\$ 33	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 53	\$ 123	\$ 37	\$ 111	\$ 54
Repossessed Assets - Total	VA60	\$ 518	\$ 344	\$ 116	\$ 55	\$ 182
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 450	\$ 344	\$ 109	\$ 34	\$ 147
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 65	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 3	\$ 0	\$ 0	\$ 0	\$ 10
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 590	\$ 851	\$ 357	\$ 337	\$ 224
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Mortgage Loans - Total	VA47	\$ 205	\$ 341	\$ 42	\$ 73	\$ 20
Construction - Total	SUB2130	\$ 32	\$ 182	\$ 21	\$ 1	\$ 1
1-4 Dwelling Units	VA421	\$ 32	\$ 182	\$ 21	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 173	\$ 159	\$ 21	\$ 72	\$ 19
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 59	\$ 25	\$ 12	\$ 19	\$ 8
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 0	\$ 0	\$ 0	\$ 11
Multifamily (5 or more) Dwelling Units	VA471	\$ 15	\$ 50	\$ 2	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 27	\$ 67	\$ 6	\$ 0	\$ 0
Land	VA491	\$ 71	\$ 17	\$ 1	\$ 53	\$ 0
Nonmortgage Loans - Total	VA57	\$ 385	\$ 510	\$ 315	\$ 249	\$ 204
Commercial Loans	VA521	\$ 5	\$ 5	\$ 41	\$ 130	\$ 4
Consumer Loans - Total	SUB2161	\$ 380	\$ 505	\$ 274	\$ 119	\$ 200
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 11	\$ 23	\$ 30	\$ 26	\$ 43
Education Loans	VA531	\$ 15	\$ 10	\$ 26	\$ 26	\$ 5
Auto Loans	VA541	\$ 145	\$ 386	\$ 157	\$ 26	\$ 123
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 208	\$ 86	\$ 61	\$ 41	\$ 29
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,134	\$- 21	\$ 114	\$- 179	\$ 72
Deposits and Investment Securities	VA38	\$ 0	\$- 40	\$ 0	\$- 30	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,141	\$- 22	\$ 130	\$ 63	\$ 47
Construction - Total	SUB2230	\$ 1,382	\$ 2	\$- 8	\$ 0	\$- 36
1-4 Dwelling Units	VA422	\$ 1,382	\$ 2	\$- 8	\$ 0	\$ 42
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$- 78
Permanent - Total	SUB2241	\$- 241	\$- 24	\$ 138	\$ 63	\$ 83
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 1	\$ 23	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 84	\$- 88	\$ 37	\$ 15	\$- 74
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 17	\$ 0	\$ 7	\$- 52
Multifamily (5 or more) Dwelling Units	VA472	\$- 2	\$- 2	\$ 72	\$- 1	\$ 240
Nonresidential Property (Except Land)	VA482	\$- 155	\$ 48	\$ 6	\$ 44	\$- 31
Land	VA492	\$ 0	\$ 0	\$ 0	\$- 2	\$ 0
Nonmortgage Loans - Total	VA58	\$- 27	\$ 41	\$- 99	\$- 208	\$ 25
Commercial Loans	VA522	\$ 33	\$- 25	\$- 17	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 60	\$ 66	\$- 82	\$- 208	\$ 25
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	\$- 39	\$ 73	\$- 53	\$- 13	\$ 24
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 21	\$- 7	\$- 29	\$- 195	\$ 1
Reposessed Assets - Total	VA62	\$ 20	\$ 0	\$ 83	\$- 4	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 63	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 20	\$ 0	\$ 0	\$- 4	\$ 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

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,153	\$ 557	\$ 745	\$ 2,077	\$ 1,068
Deposits and Investment Securities	VA39	\$ 0	\$- 40	\$ 0	\$- 30	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$- 15	\$ 0
Mortgage Loans - Total	VA49	\$ 1,679	\$ 378	\$ 723	\$ 1,631	\$ 761
Construction - Total	SUB2330	\$ 1,680	\$ 37	\$ 75	\$ 1,065	\$ 159
1-4 Dwelling Units	VA425	\$ 1,680	\$ 37	\$ 75	\$ 1,065	\$ 169
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$- 10
Permanent - Total	SUB2341	\$- 1	\$ 341	\$ 648	\$ 566	\$ 602
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 12	\$ 23	\$ 3	\$ 24
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 59	\$ 400	\$ 556	\$ 457	\$ 391
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 1	\$ 17	\$ 0	\$ 7	\$- 22
Multifamily (5 or more) Dwelling Units	VA475	\$- 17	\$- 52	\$ 70	\$ 5	\$ 240
Nonresidential Property (Except Land)	VA485	\$- 24	\$- 19	\$ 0	\$ 149	\$- 31
Land	VA495	\$- 18	\$- 17	\$- 1	\$- 55	\$ 0
Nonmortgage Loans - Total	VA59	\$- 64	\$- 125	\$- 177	\$ 440	\$ 125
Commercial Loans	VA525	\$ 38	\$- 10	\$- 47	\$ 93	\$ 19
Consumer Loans - Total	SUB2361	\$- 102	\$- 115	\$- 130	\$ 347	\$ 106
Loans on Deposits	VA515	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 1	\$- 22	\$- 30	\$- 26	\$- 13
Education Loans	VA535	\$- 1	\$- 4	\$- 7	\$- 4	\$ 7
Auto Loans	VA545	\$ 50	\$- 122	\$- 53	\$ 469	\$ 86
Mobile Home Loans	VA555	\$ 19	\$ 3	\$ 13	\$ 33	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$- 176	\$ 30	\$- 53	\$- 125	\$ 26
Reposessed Assets - Total	VA65	\$ 538	\$ 344	\$ 199	\$ 51	\$ 182
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 63	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 450	\$ 344	\$ 129	\$ 34	\$ 147
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 65	\$ 0	\$ 7	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 3	\$ 0	\$ 0	\$ 0	\$ 10
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 20	\$ 0	\$ 0	\$- 4	\$ 25
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,945	\$ 6,239	\$ 5,850	\$ 3,280	\$ 4,025
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 29,574	\$ 28,510	\$ 24,598	\$ 22,649	\$ 24,144
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 8,141	\$ 7,416	\$ 5,761	\$ 5,366	\$ 5,754
Construction	VA951	\$ 875	\$ 397	\$ 719	\$ 1,135	\$ 231
Permanent - 1-4 Dwelling Units	VA952	\$ 6,723	\$ 6,329	\$ 5,042	\$ 3,772	\$ 3,345
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 314	\$ 554	\$ 0	\$ 459	\$ 2,178
Permanent - Land	VA955	\$ 229	\$ 136	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 121,706	\$ 119,974	\$ 108,920	\$ 113,234	\$ 114,063
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 196,570	\$ 169,135	\$ 162,695	\$ 169,731	\$ 172,600
Substandard	VA965	\$ 191,894	\$ 164,318	\$ 157,336	\$ 163,851	\$ 165,328
Doubtful	VA970	\$ 4,676	\$ 4,817	\$ 5,359	\$ 5,880	\$ 7,272
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 9,403	\$ 11,298	\$ 13,497	\$ 8,642	\$ 9,545
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 8,548	\$ 9,412	\$ 11,418	\$ 6,337	\$ 7,890
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 189	\$ 217	\$ 278	\$ 304	\$ 341
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 320,831	\$ 275,583	\$ 273,886	\$ 264,071	\$ 269,143
Mortgages - Total	SUB2421	\$ 302,813	\$ 263,985	\$ 262,600	\$ 252,641	\$ 256,792
Construction and Land Loans	SUB2430	\$ 45,895	\$ 35,216	\$ 50,585	\$ 36,146	\$ 47,189
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 223,368	\$ 195,007	\$ 188,963	\$ 190,409	\$ 182,468
Permanent Loans Secured by All Other Property	SUB2450	\$ 56,271	\$ 50,932	\$ 43,676	\$ 37,284	\$ 36,697
Nonmortgages - Total	SUB2461	\$ 18,018	\$ 11,598	\$ 11,286	\$ 11,430	\$ 12,351
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 135,622	\$ 120,238	\$ 127,682	\$ 116,916	\$ 129,670

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 128,727	\$ 115,087	\$ 122,608	\$ 112,352	\$ 125,870
Mortgage Loans - Total	SUB2481	\$ 116,883	\$ 108,416	\$ 115,916	\$ 104,901	\$ 118,905
Construction	PD115	\$ 9,667	\$ 6,487	\$ 18,775	\$ 14,913	\$ 27,889
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,007	\$ 594	\$ 1,463	\$ 2,431	\$ 841
Secured by First Liens	PD123	\$ 87,546	\$ 75,737	\$ 68,718	\$ 68,402	\$ 73,372
Secured by Junior Liens	PD124	\$ 568	\$ 2,696	\$ 3,463	\$ 3,244	\$ 1,933
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,264	\$ 2,411	\$ 3,106	\$ 1,892	\$ 5,036
Nonresidential Property (Except Land)	PD135	\$ 11,039	\$ 18,343	\$ 7,899	\$ 9,756	\$ 6,796
Land	PD138	\$ 5,792	\$ 2,148	\$ 12,492	\$ 4,263	\$ 3,038
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 6,628	\$ 3,195	\$ 4,177	\$ 2,680	\$ 2,806
Consumer Loans - Total	SUB2511	\$ 5,216	\$ 3,476	\$ 2,515	\$ 4,771	\$ 4,159
Loans on Deposits	PD161	\$ 1,092	\$ 474	\$ 529	\$ 892	\$ 916
Home Improvement Loans	PD163	\$ 11	\$ 10	\$ 29	\$ 31	\$ 24
Education Loans	PD165	\$ 59	\$ 57	\$ 83	\$ 22	\$ 83
Auto Loans	PD167	\$ 1,829	\$ 1,293	\$ 1,119	\$ 1,625	\$ 1,162
Mobile Home Loans	PD169	\$ 1,268	\$ 839	\$ 67	\$ 1,190	\$ 1,373
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 957	\$ 803	\$ 688	\$ 1,011	\$ 601
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 40	\$ 0	\$ 38	\$ 201	\$ 351
Held for Sale Included in PD115:PD180	PD192	\$ 535	\$ 270	\$ 1,077	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 106	\$ 94	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,895	\$ 5,151	\$ 5,074	\$ 4,564	\$ 3,800
Mortgage Loans - Total	SUB2491	\$ 4,601	\$ 3,348	\$ 3,110	\$ 4,188	\$ 2,926
Construction	PD215	\$ 2,988	\$ 2,883	\$ 2,098	\$ 1,703	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 25	\$ 0	\$ 25	\$ 0
Secured by First Liens	PD223	\$ 1,613	\$ 440	\$ 515	\$ 2,292	\$ 2,865
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 168	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 61
Land	PD238	\$ 0	\$ 0	\$ 497	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,555	\$ 1,511	\$ 970	\$ 5	\$ 774
Consumer Loans - Total	SUB2521	\$ 739	\$ 292	\$ 994	\$ 371	\$ 100
Loans on Deposits	PD261	\$ 0	\$ 50	\$ 716	\$ 242	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 25	\$ 0	\$ 0	\$ 35	\$ 19
Auto Loans	PD267	\$ 175	\$ 16	\$ 15	\$ 14	\$ 12
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 539	\$ 226	\$ 263	\$ 80	\$ 69
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 304	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 185,209	\$ 155,345	\$ 146,204	\$ 147,155	\$ 139,473
Mortgage Loans - Total	SUB2501	\$ 181,329	\$ 152,221	\$ 143,574	\$ 143,552	\$ 134,961
Construction	PD315	\$ 10,519	\$ 8,676	\$ 9,088	\$ 8,332	\$ 9,738
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 153	\$ 48	\$ 114	\$ 1,475	\$ 143
Secured by First Liens	PD323	\$ 127,469	\$ 111,508	\$ 109,858	\$ 108,655	\$ 100,941
Secured by Junior Liens	PD324	\$ 5,012	\$ 3,959	\$ 4,832	\$ 3,885	\$ 2,373
Multifamily (5 or more) Dwelling Units	PD325	\$ 4,040	\$ 2,455	\$ 2,488	\$ 2,048	\$ 1,479
Nonresidential Property (Except Land)	PD335	\$ 17,207	\$ 10,553	\$ 9,559	\$ 12,222	\$ 13,763

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 16,929	\$ 15,022	\$ 7,635	\$ 6,935	\$ 6,524
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,344	\$ 2,564	\$ 2,338	\$ 3,129	\$ 3,679
Consumer Loans - Total	SUB2531	\$ 536	\$ 560	\$ 292	\$ 474	\$ 833
Loans on Deposits	PD361	\$ 65	\$ 142	\$ 24	\$ 1	\$ 129
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 24	\$ 23	\$ 0	\$ 0
Auto Loans	PD367	\$ 200	\$ 257	\$ 73	\$ 99	\$ 156
Mobile Home Loans	PD369	\$ 44	\$ 29	\$ 98	\$ 219	\$ 170
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 227	\$ 108	\$ 74	\$ 155	\$ 378
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,245	\$ 1,363	\$ 1,447	\$ 39	\$ 519
Held for Sale Included in PD315:PD380	PD392	\$ 522	\$ 731	\$ 594	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 130	\$ 130	\$ 131	\$ 61	\$ 61
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 60	\$ 60	\$ 66	\$ 61	\$ 61
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
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	\$ 59,104	\$ 55,591	\$ 59,219	\$ 58,965	\$ 62,278
90% up to 100% LTV	LD110	\$ 48,456	\$ 50,185	\$ 51,704	\$ 52,211	\$ 55,567
100% and greater LTV	LD120	\$ 10,648	\$ 5,406	\$ 7,515	\$ 6,754	\$ 6,711
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,843	\$ 4,079	\$ 4,498	\$ 3,190	\$ 4,769
Past Due and Still Accruing - Total	SUB5240	\$ 1,496	\$ 3,002	\$ 2,908	\$ 1,626	\$ 2,998
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,496	\$ 3,002	\$ 2,908	\$ 1,626	\$ 2,998
90% up to 100% LTV	LD210	\$ 1,238	\$ 3,002	\$ 1,929	\$ 1,538	\$ 2,501
100% and greater LTV	LD220	\$ 258	\$ 0	\$ 979	\$ 88	\$ 497
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,347	\$ 1,077	\$ 1,590	\$ 1,564	\$ 1,771
90% up to 100% LTV	LD250	\$ 841	\$ 1,077	\$ 1,361	\$ 1,204	\$ 1,479
100% and greater LTV	LD260	\$ 506	\$ 0	\$ 229	\$ 360	\$ 292

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 12	\$ 0	\$ 0	\$ 0	\$ 24
90% up to 100% LTV	LD310	\$ 12	\$ 0	\$ 0	\$ 0	\$ 24
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 144	\$ 0	\$ 154	\$ 234
90% up to 100% LTV	LD410	\$ 0	\$ 144	\$ 0	\$ 154	\$ 234
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 27,480	\$ 5,778	\$ 3,578	\$ 3,134	\$ 3,621
90% up to 100% LTV	LD430	\$ 26,626	\$ 5,438	\$ 2,643	\$ 2,737	\$ 3,475
100% and greater LTV	LD440	\$ 854	\$ 340	\$ 935	\$ 397	\$ 146
Sales - Total	SUB5340	\$ 26,452	\$ 3,957	\$ 2,710	\$ 2,577	\$ 1,653
90% up to 100% LTV	LD450	\$ 26,111	\$ 3,788	\$ 2,387	\$ 2,577	\$ 1,653
100% and greater LTV	LD460	\$ 341	\$ 169	\$ 323	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 486,406	\$ 493,894	\$ 512,027	\$ 505,915	\$ 562,810
Mortgage Construction Loans	CC105	\$ 399,675	\$ 413,278	\$ 426,127	\$ 431,941	\$ 492,198
Other Mortgage Loans	CC115	\$ 86,731	\$ 80,616	\$ 85,900	\$ 73,974	\$ 70,612
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 42,314	\$ 36,537	\$ 41,950	\$ 46,303	\$ 37,563
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 160,408	\$ 218,987	\$ 165,933	\$ 153,484	\$ 175,216
1-4 Dwelling Units	CC280	\$ 107,888	\$ 132,146	\$ 97,932	\$ 99,271	\$ 105,600
Multifamily (5 or more) Dwelling Units	CC290	\$ 6,848	\$ 9,672	\$ 3,643	\$ 1,881	\$ 614
All Other Real Estate	CC300	\$ 45,672	\$ 77,169	\$ 64,358	\$ 52,332	\$ 69,002
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,614	\$ 3,860	\$ 18,230	\$ 3,815	\$ 5,629
Commitments Outstanding to Purchase Loans	CC320	\$ 2,860	\$ 3,421	\$ 1,602	\$ 360	\$ 8,138
Commitments Outstanding to Sell Loans	CC330	\$ 169,301	\$ 193,148	\$ 185,961	\$ 81,657	\$ 131,773
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 12,500	\$ 0	\$ 0	\$ 0	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 454,605	\$ 427,504	\$ 412,045	\$ 398,066	\$ 405,810
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 347,013	\$ 334,186	\$ 320,509	\$ 317,490	\$ 325,175
Commercial Lines	CC420	\$ 94,749	\$ 81,825	\$ 78,175	\$ 70,351	\$ 70,227

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 116	\$ 149	\$ 111	\$ 158	\$ 101
Open-End Consumer Lines - Other	CC425	\$ 12,727	\$ 11,344	\$ 13,250	\$ 10,067	\$ 10,307
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 39,688	\$ 38,280	\$ 37,599	\$ 35,030	\$ 35,860
Commercial	CC430	\$ 3,448	\$ 4,337	\$ 4,079	\$ 5,932	\$ 3,980
Standby, Not Included on CC465 or CC468	CC435	\$ 36,240	\$ 33,943	\$ 33,520	\$ 29,098	\$ 31,880
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 48,339	\$ 48,419	\$ 84,257	\$ 135,482	\$ 146,977
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 46,201	\$ 44,040	\$ 71,055	\$ 99,778	\$ 104,893
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 33,533	\$ 34,146	\$ 52,046	\$ 45,914	\$ 31,375
Pass-Through Securities	CF143	\$ 28,370	\$ 31,811	\$ 47,126	\$ 41,878	\$ 23,904
Other Mortgage-Backed Securities	CF153	\$ 5,163	\$ 2,335	\$ 4,920	\$ 4,036	\$ 7,471
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 7,583	\$ 5,363	\$ 3,479	\$ 2,058	\$ 396
Pass-Through Securities	CF145	\$ 7,583	\$ 5,363	\$ 2,735	\$ 2,058	\$ 396
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 744	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 25,950	\$ 28,783	\$ 48,567	\$ 43,856	\$ 30,979
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 24,979	\$- 31,489	\$- 32,653	\$- 31,293	\$- 52,595
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,823	\$- 6,750	\$- 1,762	\$- 6,997	\$- 8,991
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,004,915	\$ 1,152,067	\$ 1,014,410	\$ 1,229,443	\$ 1,416,996
Construction Loans - Total	SUB3840	\$ 164,138	\$ 250,645	\$ 237,835	\$ 333,134	\$ 312,658
1-4 Dwelling Units	CF190	\$ 125,585	\$ 129,631	\$ 136,298	\$ 205,274	\$ 185,611
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,582	\$ 10,209	\$ 2,675	\$ 19,431	\$ 561
Nonresidential	CF210	\$ 36,971	\$ 110,805	\$ 98,862	\$ 108,429	\$ 126,486
Permanent Loans - Total	SUB3851	\$ 840,777	\$ 901,422	\$ 776,575	\$ 896,309	\$ 1,104,338
1-4 Dwelling Units	CF225	\$ 701,399	\$ 746,052	\$ 620,268	\$ 768,083	\$ 914,433
Multifamily (5 or more) Dwelling Units	CF245	\$ 14,443	\$ 7,002	\$ 10,414	\$ 4,841	\$ 8,797
Nonresidential (Except Land)	CF260	\$ 59,025	\$ 95,092	\$ 87,213	\$ 80,667	\$ 113,720

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 65,910	\$ 53,276	\$ 58,680	\$ 42,718	\$ 67,388
Loans and Participations Purchased - Total	SUB3880	\$ 11,118	\$ 32,389	\$ 21,350	\$ 10,640	\$ 14,216
Secured by 1-4 Dwelling Units	CF280	\$ 5,443	\$ 26,034	\$ 18,781	\$ 7,066	\$ 9,426
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 92	\$ 987	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 5,583	\$ 5,368	\$ 2,569	\$ 3,574	\$ 4,790
Loans and Participations Sold - Total	SUB3890	\$ 413,767	\$ 475,357	\$ 468,509	\$ 555,332	\$ 673,461
Secured by 1-4 Dwelling Units	CF310	\$ 392,160	\$ 347,405	\$ 349,705	\$ 439,143	\$ 562,678
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 250	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 21,357	\$ 127,952	\$ 118,804	\$ 116,189	\$ 110,783
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 402,649	\$- 442,968	\$- 447,159	\$- 544,692	\$- 659,245
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 552,191	\$ 535,374	\$ 531,921	\$ 612,355	\$ 629,713
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 11,732	\$ 14,916	\$ 11,105	\$- 16,074	\$- 20,574
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 100,359	\$ 221,265	\$ 172,560	\$ 224,255	\$ 330,099
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 38,343	\$ 188,641	\$ 46,435	\$ 56,322	\$ 107,464
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 85,718	\$ 102,305	\$ 53,017	\$ 75,094	\$ 79,412
Commercial	CF390	\$ 35,691	\$ 51,319	\$ 39,599	\$ 62,187	\$ 43,246
Consumer	CF400	\$ 50,027	\$ 50,986	\$ 13,418	\$ 12,907	\$ 36,166
Nonmortgage Loans - Sales - Total	SUB3915	\$ 12,202	\$ 2,714	\$ 3,824	\$ 1,727	\$ 2,937
Commercial	CF395	\$ 12,150	\$ 2,610	\$ 3,155	\$ 1,692	\$ 2,926
Consumer	CF405	\$ 52	\$ 104	\$ 669	\$ 35	\$ 11
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 73,516	\$ 99,591	\$ 49,193	\$ 73,367	\$ 76,475
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 53,924	\$- 4,360	\$ 44,439	\$ 35,750	\$ 178,016
New Deposits Received less Deposits Withdrawn	CF420	\$- 9,889	\$- 66,279	\$- 10,522	\$- 18,554	\$ 127,989
Interest Credited to Deposits	CF430	\$ 63,813	\$ 61,919	\$ 54,961	\$ 54,304	\$ 50,027
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 6,412	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 591,343	\$ 586,865	\$ 587,619	\$ 540,851	\$ 478,943
Fully Insured	DI100	\$ 482,480	\$ 481,743	\$ 500,269	\$ 455,746	\$ 371,791
Other	DI110	\$ 108,863	\$ 105,122	\$ 87,350	\$ 85,105	\$ 107,152
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,397,903	\$ 5,408,051	\$ 5,393,776	\$ 5,318,374	\$ 5,203,456

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,239,348	\$ 2,193,604	\$ 2,198,211	\$ 2,154,980	\$ 2,240,545
Number of Deposit Accounts - Total	SUB4062	408,140	407,135	405,702	424,912	407,304
Balances of \$100,000 or Less	DI150	395,794	394,999	393,605	413,010	395,426
Balances Greater than \$100,000	DI160	12,346	12,136	12,097	11,902	11,878
IRA/Keogh Accounts	DI200	\$ 846,816	\$ 830,280	\$ 824,727	\$ 809,435	\$ 818,959
Uninsured Deposits	DI210	\$ 720,603	\$ 719,920	\$ 736,429	\$ 914,955	\$ 894,256
Preferred Deposits	DI220	\$ 1,911	\$ 2,558	\$ 2,244	\$ 2,935	\$ 2,623
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 657,256	\$ 642,715	\$ 626,642	\$ 657,638	\$ 663,817
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 977,438	\$ 1,020,791	\$ 1,107,048	\$ 1,111,172	\$ 1,173,289
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 987,206	\$ 1,048,609	\$ 1,048,687	\$ 1,080,545	\$ 1,078,238
Deposits & Escrows - Time Deposits	DI340	\$ 5,015,352	\$ 4,889,539	\$ 4,809,607	\$ 4,624,100	\$ 4,528,661
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 258,764	\$ 258,683	\$ 260,186	\$ 252,579	\$ 269,389
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 5,404	\$ 2,658	\$ 2,496	\$ 2,581	\$ 3,133
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 15,815	\$ 13,437	\$ 14,790	\$ 14,631	\$ 14,857
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 774	\$ 2,963	\$ 997	\$ 1,052	\$ 1,127
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 1,937	\$ 3,165	\$ 3,045	\$ 3,227	\$ 3,415
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						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	2,188	2,217	2,208	2,168	2,272
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 932,402	\$ 911,754	\$ 924,535	\$ 898,355	\$ 869,043
Assets Held for Sale	SI387	\$ 111,248	\$ 124,250	\$ 93,495	\$ 114,792	\$ 142,864
Loans Serviced for Others	SI390	\$ 228,620	\$ 199,908	\$ 218,920	\$ 226,679	\$ 221,442
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	85.73%	85.14%	84.73%	85.17%	85.12%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.78%	85.58%	84.54%	85.34%	85.46%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.59%	86.03%	84.86%	85.05%	84.88%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	82.70%	83.79%	80.34%	79.73%	80.49%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,696	\$ 1,698	\$ 1,699	\$ 1,325	\$ 1,337
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 36,362	\$ 37,327	\$ 30,597	\$ 29,101	\$ 29,207
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	51	51	50	43	45
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 1,058,577	\$ 1,048,221	\$ 1,033,129	\$ 1,004,743	\$ 1,015,929
Net Income (Loss) (SO91)	SI610	\$ 30,388	\$ 24,130	\$ 29,783	\$ 30,687	\$ 34,348
Dividends Declared - Preferred Stock	SI620	\$ 63	\$ 63	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,775	\$ 13,474	\$ 14,636	\$ 15,678	\$ 14,725
Stock Issued	SI640	\$ 9	\$ 217	\$ 2,050	\$ 457	\$ 2,004
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 20	\$ 4,035	\$ 831	\$ 1,586	\$ 1,211
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 9,117	\$- 4,792	\$- 2,890	\$- 1,358	\$- 5,221
Prior Period Adjustments	SI668	\$ 149	\$ 19	\$ 0	\$ 31	\$- 309
Other Adjustments	SI671	\$ 227	\$ 283	\$- 46	\$- 385	\$- 909
Ending Equity Capital (SC80)	SI680	\$ 1,083,649	\$ 1,058,576	\$ 1,048,221	\$ 1,020,083	\$ 1,032,328
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 271	\$ 193	\$ 169	\$ 242	\$ 292
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 124,603
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 125	\$ 102	\$ 85	\$ 34	\$ 75
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 9,732,279	\$ 9,653,740	\$ 9,579,136	\$ 9,419,534	\$ 9,333,562
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,229,410	\$ 1,269,317	\$ 1,324,402	\$ 1,278,433	\$ 1,235,199
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,550,760	\$ 7,440,247	\$ 7,331,341	\$ 7,241,112	\$ 7,137,532
Nonmortgage Loans	SI885	\$ 495,102	\$ 480,174	\$ 512,271	\$ 494,348	\$ 476,279
Deposits and Excrows	SI890	\$ 7,571,421	\$ 7,557,230	\$ 7,536,324	\$ 7,432,017	\$ 7,861,098
Total Borrowings	SI895	\$ 1,019,264	\$ 953,234	\$ 932,619	\$ 899,864	\$ 878,662
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	6	9	7	10	5
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 790	\$ 1,444	\$ 530	\$ 1,993	\$ 169
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.58	6.08	6.17	5.81	4.70
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.00	6.59	6.95	6.07	4.70

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	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	1	1	2	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	18	18	18	15	13

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 8,074,280	\$ 7,634,745	\$ 8,035,041	\$ 7,684,653	\$ 14,494,199
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 6,013,854	\$ 5,920,014	\$ 6,103,420	\$ 5,766,193	\$ 11,394,630
Personal Trust and Agency Accounts	FS210	\$ 1,570,257	\$ 1,524,863	\$ 1,556,616	\$ 1,502,007	\$ 1,820,266
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 301,355	\$ 311,113	\$ 317,641	\$ 302,659	\$ 253,888
Employee Benefit - Defined Contribution	FS220	\$ 9,403	\$ 9,077	\$ 8,951	\$ 8,307	\$ 8,272
Employee Benefit - Defined Benefit	FS230	\$ 18,074	\$ 17,513	\$ 18,638	\$ 17,468	\$ 64,000
Other Retirement Accounts	FS240	\$ 273,878	\$ 284,523	\$ 290,052	\$ 276,884	\$ 181,616
Corporate Trust and Agency Accounts	FS250	\$ 48,391	\$ 51,614	\$ 48,991	\$ 51,313	\$ 53,051
Investment Management Agency Accounts	FS260	\$ 4,093,851	\$ 4,032,424	\$ 4,180,172	\$ 3,910,214	\$ 9,267,425
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 690,735
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 249,165	\$ 261,106	\$ 270,043	\$ 237,953	\$ 1,710,525
Personal Trust and Agency Accounts	FS211	\$ 195,709	\$ 207,423	\$ 214,669	\$ 184,672	\$ 255,072
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 53,398	\$ 53,606	\$ 55,288	\$ 53,104	\$ 1,455,304
Employee Benefit - Defined Contribution	FS221	\$ 527	\$ 527	\$ 527	\$ 520	\$ 824,429
Employee Benefit - Defined Benefit	FS231	\$ 979	\$ 896	\$ 1,179	\$ 1,094	\$ 34,540
Other Retirement Accounts	FS241	\$ 51,892	\$ 52,183	\$ 53,582	\$ 51,490	\$ 596,335
Corporate Trust and Agency Accounts	FS251	\$ 58	\$ 77	\$ 86	\$ 177	\$ 149
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,811,261	\$ 1,453,625	\$ 1,661,578	\$ 1,680,507	\$ 1,389,044
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,812	4,913	4,900	4,807	6,483
Personal Trust and Agency Accounts	FS212	1,032	1,020	993	951	1,304
Retirement-related Trust and Agency Accounts - Total	SUB6120	701	749	749	749	782
Employee Benefit - Defined Contribution	FS222	18	18	18	19	19
Employee Benefit - Defined Benefit	FS232	13	14	14	20	29
Other Retirement Accounts	FS242	670	717	717	710	734
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	3,078	3,143	3,157	3,106	4,396
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	208	214	220	218	290
Personal Trust and Agency Accounts	FS213	86	87	88	86	112
Retirement-related Trust and Agency Accounts - Total	SUB6130	73	78	81	78	123
Employee Benefit - Defined Contribution	FS223	1	1	1	1	2
Employee Benefit - Defined Benefit	FS233	2	2	3	3	28
Other Retirement Accounts	FS243	70	75	77	74	93
Corporate Trust and Agency Accounts	FS253	49	49	51	54	55
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	441	452	462	490	540
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 25,988	\$ 18,207	\$ 8,074	\$ 30,974	\$ 36,871
Personal Trust and Agency Accounts	FS310	\$ 7,944	\$ 5,823	\$ 2,276	\$ 8,950	\$ 8,297
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,590	\$ 1,078	\$ 511	\$ 1,099	\$ 1,161
Employee Benefit - Defined Contribution	FS320	\$ 18	\$ 12	\$ 6	\$ 22	\$ 18
Employee Benefit - Defined Benefit	FS330	\$ 79	\$ 52	\$ 28	\$ 120	\$ 394
Other Retirement Accounts	FS340	\$ 1,493	\$ 1,014	\$ 477	\$ 957	\$ 749
Corporate Trust and Agency Accounts	FS350	\$ 14	\$ 4	\$ 2	\$ 29	\$ 19
Investment Management Agency Accounts	FS360	\$ 14,060	\$ 9,496	\$ 4,528	\$ 10,511	\$ 17,620
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 817	\$ 562	\$ 295	\$ 828	\$ 723
Other Fiduciary and Related Services	FS390	\$ 1,563	\$ 1,244	\$ 462	\$ 9,557	\$ 9,051
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 31,915	\$ 37,387

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 31	\$ 21
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 1,676	\$ 1,436
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 25,988	\$ 18,207	\$ 8,074	\$ 704	\$ 899
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 1,502,007	\$ 1,820,266
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 187	\$ 168
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 50,931	\$ 47,159
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 211,664	\$ 235,375
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 79,395	\$ 98,553
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 100	\$ 8,343
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 22,397	\$ 27,122
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 1,115,438	\$ 1,373,310
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 1,780	\$ 1,801
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 9,278	\$ 9,696
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 10,837	\$ 18,739
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	70	0
Corporate and Municipal Trusteeships	FS510	0	0	0	41	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	29	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 3,116,360	\$ 0
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

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 25	\$ 21
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	\$ 24	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 1	\$ 21
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 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

Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,083,650	\$ 1,058,573	\$ 1,048,220	\$ 1,020,083	\$ 1,032,325
Equity Capital Deductions - Total	SUB1631	\$ 25,311	\$ 25,243	\$ 20,921	\$ 17,204	\$ 29,276
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 12,125	\$ 11,641	\$ 10,212	\$ 8,928	\$ 1,624
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,251	\$ 10,186	\$ 10,275	\$ 7,953	\$ 27,384
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,904	\$ 3,385	\$ 403	\$ 270	\$ 215

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 31	\$ 31	\$ 31	\$ 53	\$ 53
Equity Capital Additions - Total	SUB1641	\$ 1,144	\$ 10,449	\$ 5,913	\$ 2,334	\$ 679
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,068	\$ 10,351	\$ 5,788	\$ 2,234	\$ 578
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 76	\$ 98	\$ 125	\$ 100	\$ 101
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,059,483	\$ 1,043,779	\$ 1,033,212	\$ 1,005,213	\$ 1,003,728
Total Assets (SC60)	CCR205	\$ 9,807,085	\$ 9,698,585	\$ 9,585,557	\$ 9,472,376	\$ 9,388,204
Asset Deductions - Total	SUB1651	\$ 14,665	\$ 15,724	\$ 12,557	\$ 10,100	\$ 29,468
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,479	\$ 2,122	\$ 1,848	\$ 1,824	\$ 1,816
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,251	\$ 10,186	\$ 10,275	\$ 7,953	\$ 27,384
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,904	\$ 3,385	\$ 403	\$ 270	\$ 215
Other	CCR275	\$ 31	\$ 31	\$ 31	\$ 53	\$ 53
Asset Additions - Total	SUB1661	\$ 1,298	\$ 14,204	\$ 4,618	\$ 133	\$ - 1,915
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,298	\$ 14,204	\$ 4,618	\$ 133	\$ - 1,915
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,793,718	\$ 9,697,065	\$ 9,577,618	\$ 9,462,409	\$ 9,356,821
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 384,831	\$ 380,903	\$ 376,144	\$ 371,483	\$ 367,578
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,059,483	\$ 1,043,779	\$ 1,033,212	\$ 1,005,213	\$ 1,003,728
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,613	\$ 4,005	\$ 4,281	\$ 4,615	\$ 3,956
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	\$ 48,425	\$ 47,826	\$ 45,691	\$ 44,401	\$ 43,589
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 44
Tier 2 (Supplementary) Capital	CCR33	\$ 53,038	\$ 51,831	\$ 49,972	\$ 49,016	\$ 47,589
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 53,038	\$ 51,831	\$ 49,972	\$ 49,016	\$ 47,589
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,302	\$ 3,654	\$ 797	\$ 799	\$ 783
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1	\$ 1	\$ 3	\$ 4	\$ 4
Total Risk-Based Capital	CCR39	\$ 1,109,218	\$ 1,091,955	\$ 1,082,384	\$ 1,053,426	\$ 1,050,530

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 52,982	\$ 59,704	\$ 89,094	\$ 71,017	\$ 85,540
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 87,864	\$ 93,337	\$ 117,764	\$ 112,109	\$ 126,709
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 30,012	\$ 21,900	\$ 26,437	\$ 25,207	\$ 27,442
0% R/W Category - Assets Total	CCR420	\$ 170,858	\$ 174,941	\$ 233,295	\$ 208,333	\$ 239,691
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 647,100	\$ 636,170	\$ 633,366	\$ 618,895	\$ 626,213
20% R/W Category - Claims on FHLBs	CCR435	\$ 712,875	\$ 683,880	\$ 677,481	\$ 558,853	\$ 570,842
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 9,233	\$ 8,436	\$ 8,285	\$ 15,989	\$ 15,989
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 166,235	\$ 163,621	\$ 213,901	\$ 247,276	\$ 212,479
20% R/W Category - Other	CCR450	\$ 374,124	\$ 384,137	\$ 397,852	\$ 479,357	\$ 436,614
20% R/W Category - Assets Total	CCR455	\$ 1,909,567	\$ 1,876,244	\$ 1,930,885	\$ 1,920,370	\$ 1,862,137
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 381,910	\$ 375,250	\$ 386,173	\$ 384,075	\$ 372,427
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,134,758	\$ 4,144,737	\$ 4,066,220	\$ 4,032,636	\$ 4,071,598
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,119	\$ 51,341	\$ 44,846	\$ 57,686	\$ 53,957
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 10,686	\$ 11,253	\$ 12,907	\$ 10,103	\$ 4,998
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 11,897	\$ 10,929	\$ 8,931	\$ 475	\$ 476
50% R/W Category - Other	CCR480	\$ 46,516	\$ 48,226	\$ 40,011	\$ 39,885	\$ 45,291
50% R/W Category - Assets Total	CCR485	\$ 4,249,976	\$ 4,266,486	\$ 4,172,915	\$ 4,140,785	\$ 4,176,320
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,125,002	\$ 2,133,252	\$ 2,086,468	\$ 2,070,404	\$ 2,088,171
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 573,287	\$ 260,866	\$ 241,545	\$ 219,112	\$ 225,490
100% R/W Category - All Other Assets	CCR506	\$ 3,120,525	\$ 3,350,947	\$ 3,271,172	\$ 3,281,548	\$ 3,168,505
100% R/W Category - Assets Total	CCR510	\$ 3,693,812	\$ 3,611,813	\$ 3,512,717	\$ 3,500,660	\$ 3,393,995
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,693,812	\$ 3,611,813	\$ 3,512,717	\$ 3,500,660	\$ 3,393,995
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	\$ 10,024,213	\$ 9,929,484	\$ 9,849,812	\$ 9,770,148	\$ 9,672,143
Subtotal Risk-Weighted Assets	CCR75	\$ 6,200,714	\$ 6,120,307	\$ 5,985,352	\$ 5,955,129	\$ 5,854,584

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,286	\$ 3,742	\$ 3,397	\$ 3,405	\$ 5,822
Total Risk-Weighted Assets	CCR78	\$ 6,198,428	\$ 6,116,565	\$ 5,981,955	\$ 5,951,724	\$ 5,848,762
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 544,478	\$ 536,055	\$ 523,657	\$ 476,134	\$ 467,897
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.82%	10.76%	10.79%	10.62%	10.73%
Total Risk-Based Capital Ratio	CCR820	17.90%	17.85%	18.09%	17.70%	17.96%
Tier 1 Risk-Based Capital Ratio	CCR830	17.09%	17.06%	17.27%	16.89%	17.16%
Tangible Equity Ratio	CCR840	10.82%	10.76%	10.79%	10.62%	10.73%

*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.