

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:09 PM	TFR Industry Aggregate Report 93024 - OTS-Regulated: Maryland December 2004	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	47	47	49	50	50

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	0	0	2	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,381,480	\$ 1,352,770	\$ 1,569,227	\$ 1,645,278	\$ 1,605,793
Cash and Non-Interest-Earning Deposits	SC110	\$ 112,524	\$ 98,825	\$ 110,218	\$ 119,195	\$ 156,614
Interest-Earning Deposits in FHLBs	SC112	\$ 318,374	\$ 281,812	\$ 316,491	\$ 360,822	\$ 360,544
Other Interest-Earning Deposits	SC118	\$ 63,509	\$ 72,511	\$ 76,248	\$ 75,684	\$ 73,688
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 104,107	\$ 105,580	\$ 249,553	\$ 183,419	\$ 149,449
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 568,537	\$ 573,989	\$ 573,882	\$ 571,898	\$ 501,378
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 126,758	\$ 124,839	\$ 146,670	\$ 228,024	\$ 216,296
State and Municipal Obligations	SC180	\$ 11,957	\$ 12,384	\$ 12,279	\$ 12,637	\$ 17,991
Securities Backed by Nonmortgage Loans	SC182	\$ 17,452	\$ 18,662	\$ 19,538	\$ 19,660	N/A
Other Investment Securities	SC185	\$ 52,662	\$ 57,573	\$ 58,237	\$ 67,740	\$ 123,888
Accrued Interest Receivable	SC191	\$ 5,600	\$ 6,595	\$ 6,111	\$ 6,199	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 777,431	\$ 763,112	\$ 801,669	\$ 839,053	N/A
Mortgage-Backed Securities - Total	SC22	\$ 777,431	\$ 763,112	\$ 801,669	\$ 839,053	\$ 829,769
Pass-Through - Total	SUB0073	\$ 682,562	\$ 675,835	\$ 696,569	\$ 716,616	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 656,429	\$ 653,463	\$ 671,869	\$ 693,819	\$ 678,623
Other Pass-Through	SC215	\$ 26,133	\$ 22,372	\$ 24,700	\$ 22,797	\$ 28,979
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 91,606	\$ 84,475	\$ 102,145	\$ 119,306	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 33,985	\$ 31,253	\$ 43,650	\$ 51,922	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 51,242	\$ 51,144	\$ 56,009	\$ 61,993	N/A
Other	SC222	\$ 6,379	\$ 2,078	\$ 2,486	\$ 5,391	N/A
Accrued Interest Receivable	SC228	\$ 3,263	\$ 2,802	\$ 2,955	\$ 3,131	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 6,068,054	\$ 5,958,662	\$ 5,953,763	\$ 5,700,244	N/A
Mortgage Loans - Total	SC26	\$ 6,032,236	\$ 5,923,536	\$ 5,919,204	\$ 5,667,327	\$ 5,499,252
Construction Loans - Total	SUB0100	\$ 770,829	\$ 730,935	\$ 667,649	\$ 643,840	\$ 574,187
Residential - Total	SUB0110	\$ 687,988	\$ 671,052	\$ 609,881	\$ 584,349	\$ 511,309
1-4 Dwelling Units	SC230	\$ 674,619	\$ 653,616	\$ 591,709	\$ 568,199	\$ 497,285
Multifamily (5 or more) Dwelling Units	SC235	\$ 13,369	\$ 17,436	\$ 18,172	\$ 16,150	\$ 14,024
Nonresidential Property	SC240	\$ 82,841	\$ 59,883	\$ 57,768	\$ 59,491	\$ 62,878
Permanent Loans - Total	SUB0121	\$ 5,265,635	\$ 5,195,985	\$ 5,255,811	\$ 5,027,261	N/A
Residential - Total	SUB0131	\$ 4,159,854	\$ 4,096,443	\$ 4,207,786	\$ 4,082,639	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 4,035,857	\$ 3,975,179	\$ 4,092,538	\$ 3,979,462	N/A
Revolving Open-End Loans	SC251	\$ 263,645	\$ 246,426	\$ 234,035	\$ 210,631	\$ 210,280
All Other - First Liens	SC254	\$ 3,615,022	\$ 3,576,789	\$ 3,716,203	\$ 3,647,864	N/A
All Other - Junior Liens	SC255	\$ 157,190	\$ 151,964	\$ 142,300	\$ 120,967	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 123,997	\$ 121,264	\$ 115,248	\$ 103,177	\$ 107,134
Nonresidential Property (Except Land)	SC260	\$ 764,021	\$ 776,421	\$ 734,194	\$ 681,765	\$ 654,222
Land	SC265	\$ 341,760	\$ 323,121	\$ 313,831	\$ 262,857	\$ 241,282
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 109,544	\$ 253,547	\$ 285,808	N/A	N/A
Accrued Interest Receivable	SC272	\$ 27,242	\$ 27,743	\$ 26,505	\$ 25,589	\$ 24,567
Advances for Taxes and Insurance	SC275	\$ 4,348	\$ 3,999	\$ 3,798	\$ 3,554	\$ 3,484
Allowance for Loan and Lease Losses	SC283	\$ 35,818	\$ 35,126	\$ 34,559	\$ 32,917	\$ 33,904
Nonmortgage Loans - Gross	SUB0162	\$ 479,482	\$ 459,849	\$ 438,053	\$ 414,245	N/A
Nonmortgage Loans - Total	SC31	\$ 471,801	\$ 452,176	\$ 430,743	\$ 407,357	\$ 384,414
Commercial Loans - Total	SC32	\$ 203,644	\$ 185,164	\$ 175,783	\$ 152,766	\$ 137,964
Secured	SC300	\$ 170,039	\$ 154,488	\$ 141,534	\$ 117,876	\$ 106,673
Unsecured	SC303	\$ 4,073	\$ 4,113	\$ 10,578	\$ 11,175	\$ 6,893
Lease Receivables	SC306	\$ 29,532	\$ 26,563	\$ 23,671	\$ 23,715	\$ 24,398
Consumer Loans - Total	SC35	\$ 274,004	\$ 272,784	\$ 260,651	\$ 259,783	\$ 251,018
Loans on Deposits	SC310	\$ 12,595	\$ 12,484	\$ 14,265	\$ 14,226	\$ 12,602
Home Improvement Loans (Not secured by real estate)	SC316	\$ 4,152	\$ 3,902	\$ 5,322	\$ 3,991	\$ 4,368
Education Loans	SC320	\$ 1,618	\$ 1,824	\$ 2,002	\$ 2,192	\$ 2,410
Auto Loans	SC323	\$ 139,561	\$ 138,204	\$ 124,888	\$ 124,695	\$ 120,299
Mobile Home Loans	SC326	\$ 26,607	\$ 25,827	\$ 23,634	\$ 22,588	\$ 22,060
Credit Cards	SC328	\$ 181	\$ 59	\$ 322	\$ 203	\$ 35,640

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 89,290	\$ 90,484	\$ 90,218	\$ 91,888	\$ 53,639
Accrued Interest Receivable	SC348	\$ 1,834	\$ 1,901	\$ 1,619	\$ 1,696	\$ 1,798
Allowance for Loan and Lease Losses	SC357	\$ 7,681	\$ 7,673	\$ 7,310	\$ 6,888	\$ 6,366
Repossessed Assets - Gross	SUB0201	\$ 28,369	\$ 26,530	\$ 35,595	\$ 41,782	\$ 43,225
Repossessed Assets - Total	SC40	\$ 28,367	\$ 26,530	\$ 35,595	\$ 41,781	\$ 43,224
Real Estate - Total	SUB0210	\$ 27,984	\$ 26,183	\$ 35,081	\$ 41,267	\$ 42,585
Construction	SC405	\$ 1,260	\$ 1,672	\$ 2,720	\$ 3,308	\$ 4,022
Residential - Total	SUB0225	\$ 21,484	\$ 19,668	\$ 24,735	\$ 30,481	\$ 29,246
1-4 Dwelling Units	SC415	\$ 21,139	\$ 19,323	\$ 24,390	\$ 30,427	\$ 29,142
Multifamily (5 or more) Dwelling Units	SC425	\$ 345	\$ 345	\$ 345	\$ 54	\$ 104
Nonresidential (Except Land)	SC426	\$ 889	\$ 869	\$ 3,484	\$ 3,244	\$ 5,104
Land	SC428	\$ 4,351	\$ 3,974	\$ 4,142	\$ 4,234	\$ 4,213
Other Repossessed Assets	SC430	\$ 385	\$ 347	\$ 514	\$ 515	\$ 640
General Valuation Allowances	SC441	\$ 2	\$ 0	\$ 0	\$ 1	\$ 1
Real Estate Held for Investment	SC45	\$ 1,966	\$ 2,046	\$ 1,787	\$ 2,838	\$ 3,079
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 40,832	\$ 57,172	\$ 54,942	\$ 48,045	\$ 50,544
Federal Home Loan Bank Stock	SC510	\$ 40,709	\$ 57,048	\$ 54,748	\$ 47,848	\$ 50,217
Other	SC540	\$ 123	\$ 124	\$ 194	\$ 197	\$ 327
Office Premises and Equipment	SC55	\$ 101,063	\$ 98,407	\$ 100,176	\$ 98,576	\$ 99,217
Other Assets - Gross	SUB0262	\$ 89,532	\$ 87,828	\$ 97,804	\$ 106,190	N/A
Other Assets - Total	SC59	\$ 89,442	\$ 87,738	\$ 97,714	\$ 106,100	\$ 86,667
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 18,373	\$ 18,655	\$ 23,064	\$ 22,815	\$ 3,794
Bank-Owned Life Insurance - Other	SC625	\$ 8,926	\$ 5,057	\$ 8,815	\$ 8,700	\$ 26,502
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 563	\$ 786	\$ 948	\$ 730	\$ 691
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 8,002	\$ 8,028	\$ 19,877	\$ 20,082	\$ 20,167
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 53,668	\$ 55,302	\$ 45,100	\$ 53,863	\$ 56,937
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 90	\$ 90	\$ 90	\$ 90	\$ 90
General Valuation Allowances - Total	SUB2092	\$ 43,591	\$ 42,889	\$ 41,959	\$ 39,896	N/A
Total Assets - Gross	SUB0283	\$ 8,968,209	\$ 8,806,376	\$ 9,053,016	\$ 8,896,251	N/A
Total Assets	SC60	\$ 8,924,618	\$ 8,763,487	\$ 9,011,057	\$ 8,856,355	\$ 8,608,268
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 7,190,259	\$ 7,012,558	\$ 7,357,895	\$ 7,281,843	\$ 7,135,399
Deposits	SC710	\$ 7,139,580	\$ 6,990,841	\$ 7,310,745	\$ 7,249,524	\$ 7,118,262
Escrows	SC712	\$ 51,004	\$ 21,760	\$ 46,829	\$ 31,887	\$ 16,534
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 325	\$- 43	\$ 321	\$ 432	\$ 603
Borrowings - Total	SC72	\$ 734,539	\$ 786,915	\$ 679,259	\$ 569,653	\$ 523,954
Advances from FHLBank	SC720	\$ 565,994	\$ 625,837	\$ 534,884	\$ 443,193	\$ 391,293
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 165,769	\$ 159,465	\$ 139,388	\$ 115,486	\$ 130,214
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	N/A
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	\$ 2,776	\$ 1,613	\$ 4,987	\$ 10,974	\$ 2,447
Other Liabilities - Total	SC75	\$ 48,680	\$ 47,781	\$ 46,602	\$ 81,226	\$ 48,327
Accrued Interest Payable - Deposits	SC763	\$ 2,166	\$ 3,358	\$ 2,581	\$ 2,773	\$ 2,273
Accrued Interest Payable - Other	SC766	\$ 3,449	\$ 2,890	\$ 3,565	\$ 5,193	\$ 4,215
Accrued Taxes	SC776	\$ 6,679	\$ 6,383	\$ 3,748	\$ 7,182	\$ 3,376
Accounts Payable	SC780	\$ 12,808	\$ 12,563	\$ 13,018	\$ 12,774	\$ 13,351
Deferred Income Taxes	SC790	\$ 4,272	\$ 3,758	\$ 4,814	\$ 5,656	\$ 6,010
Other Liabilities and Deferred Income	SC796	\$ 19,306	\$ 18,829	\$ 18,876	\$ 47,648	\$ 19,102
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	\$ 7,973,478	\$ 7,847,254	\$ 8,083,756	\$ 7,932,722	\$ 7,707,680

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 4,154	\$ 4,134	\$ 4,386	\$ 385	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 946,991	\$ 912,093	\$ 922,914	\$ 923,248	\$ 900,235
Stock - Total	SUB0311	\$ 175,841	\$ 151,798	\$ 166,264	\$ 168,348	\$ 168,958
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 4,000	\$ 4,000
Common Stock - Par Value	SC820	\$ 12,692	\$ 12,676	\$ 12,665	\$ 12,690	\$ 12,394
Common Stock - Paid in Excess of Par	SC830	\$ 163,149	\$ 139,122	\$ 153,599	\$ 151,658	\$ 152,564
Accumulated Other Comprehensive Income - Total	SC86	\$ 4,933	\$ 5,568	\$- 1,575	\$ 13,834	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 4,933	\$ 5,568	\$- 831	\$ 13,834	\$ 8,382
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$ 0	\$ 0	\$- 744	\$ 0	N/A
Retained Earnings	SC880	\$ 766,996	\$ 754,383	\$ 757,844	\$ 740,689	\$ 722,521
Other Components of Equity Capital	SC891	\$- 779	\$ 344	\$ 381	\$ 377	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,924,623	\$ 8,763,481	\$ 9,011,056	\$ 8,856,355	\$ 8,608,269

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	14	\$ 159
3	Federal, State, or other taxes receivable	7	\$ 3,141
4	Net deferred tax assets	17	\$ 12,261
6	Prepaid deposit insurance premiums	5	\$ 419
7	Prepaid expenses	35	\$ 7,592
8	Deposits for utilities and other services	2	\$ 45
9	Advances for loans serviced for others	1	\$ 52
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 7,167
14	Other noninterest-bearing short-term accounts recv	12	\$ 4,563
19	Receivables fr a broker for unsettled transactions	2	\$ 3,412
20	F/V of all derivative instru. reportable as assets	1	\$ 189
22	Unapplied loan disbursements	2	\$ 3,197
99	Other	25	\$ 5,340

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 180
4	Nonrefundable loan fees received prior to closing	4	\$ 241
7	Deferred gains from the sale of real estate	1	\$ 113
10	Amounts due brokers for unsettled transactions	1	\$ 2,226
11	The liability recorded for post-retirement benefit	15	\$ 3,937
14	Unapplied loan payments received	1	\$ 1
20	F/V of all derivative instru. reportable as liab.	1	\$ 323
99	Other	34	\$ 11,389

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 130,028	\$ 126,693	\$ 123,671	\$ 122,583	\$ 120,902
Deposits and Investment Securities	SO115	\$ 9,501	\$ 8,980	\$ 8,537	\$ 8,398	N/A
Mortgage-Backed Securities	SO125	\$ 7,873	\$ 7,828	\$ 8,714	\$ 8,786	N/A
Mortgage Loans	SO141	\$ 104,505	\$ 102,517	\$ 99,279	\$ 98,604	N/A
Nonmortgage Loans - Total	SUB0950	\$ 8,149	\$ 7,368	\$ 7,141	\$ 6,795	N/A
Commercial Loans and Leases	SO160	\$ 3,695	\$ 2,999	\$ 2,648	\$ 2,349	\$ 2,094
Consumer Loans and Leases	SO171	\$ 4,454	\$ 4,369	\$ 4,493	\$ 4,446	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 496	\$ 482	\$ 497	\$ 467	\$ 462
Federal Home Loan Bank Stock	SO181	\$ 496	\$ 482	\$ 497	\$ 467	\$ 462
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Interest Expense - Total	SO21	\$ 50,920	\$ 48,775	\$ 48,682	\$ 48,185	\$ 49,754
Deposits	SO215	\$ 44,501	\$ 42,806	\$ 43,422	\$ 43,447	\$ 44,948
Escrows	SO225	\$ 12	\$ 22	\$ 22	\$ 12	\$ 16
Advances from FHLBank	SO230	\$ 5,318	\$ 4,993	\$ 4,451	\$ 4,028	\$ 3,945
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,089	\$ 954	\$ 787	\$ 698	\$ 829
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 79,604	\$ 78,400	\$ 75,486	\$ 74,865	\$ 71,610
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,150	\$ 1,869	\$ 2,574	\$ 1,884	\$ 2,139
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 78,454	\$ 76,531	\$ 72,912	\$ 72,981	\$ 69,471
Noninterest Income - Total	SO42	\$ 24,201	\$ 24,861	\$ 25,002	\$ 20,050	\$ 18,167
Mortgage Loan Serving Fees	SO410	\$ 48	\$ 2	\$ 67	\$- 17	\$ 64
Other Fees and Charges	SO420	\$ 15,375	\$ 14,894	\$ 14,604	\$ 11,671	\$ 11,082
Net Income (Loss) from Other - Total	SUB0451	\$ 6,902	\$ 8,387	\$ 7,965	\$ 6,614	\$ 5,853
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 6,883	\$ 5,666	\$ 6,113	\$ 4,940	\$ 4,533
Operations & Sale of Repossessed Assets	SO461	\$ 16	\$ 2,723	\$ 1,939	\$ 1,408	\$ 1,129
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 11	\$- 95	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 9	\$ 32	\$ 18	\$ 224	\$ 159

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 6	\$- 23	\$- 10	\$ 42	\$ 32
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,876	\$ 1,578	\$ 2,366	\$ 1,782	\$ 1,168
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	\$ 66,185	\$ 59,903	\$ 59,881	\$ 59,645	\$ 59,346
All Personnel Compensation and Expense	SO510	\$ 41,078	\$ 36,988	\$ 35,890	\$ 36,402	\$ 36,545
Legal Expense	SO520	\$ 910	\$ 716	\$ 727	\$ 677	\$ 757
Office Occupancy and Equipment Expense	SO530	\$ 11,439	\$ 10,566	\$ 10,436	\$ 10,562	\$ 10,737
Marketing and Other Professional Services	SO540	\$ 2,856	\$ 2,881	\$ 3,033	\$ 2,814	\$ 2,841
Loan Servicing Fees	SO550	\$ 54	\$ 16	\$ 31	\$ 27	\$ 54
Goodwill and Other Intangibles Expense	SO560	\$ 72	\$ 77	\$ 110	\$ 86	\$ 87
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 554	\$- 129	\$ 130	\$ 295	\$ 810
Other Noninterest Expense	SO580	\$ 9,222	\$ 8,788	\$ 9,524	\$ 8,782	\$ 7,515
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	\$ 36,470	\$ 41,489	\$ 38,033	\$ 33,386	\$ 28,292
Income Taxes - Total	SO71	\$ 8,635	\$ 9,607	\$ 9,280	\$ 8,567	\$ 6,456
Federal	SO710	\$ 7,065	\$ 7,658	\$ 7,955	\$ 6,366	\$ 5,030
State, Local & Other	SO720	\$ 1,570	\$ 1,949	\$ 1,325	\$ 2,201	\$ 1,426
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 27,835	\$ 31,882	\$ 28,753	\$ 24,819	\$ 21,836
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 636	\$ 55	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 27,835	\$ 31,246	\$ 28,808	\$ 24,819	\$ 21,836

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Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	17	\$ 358
5	Net income(loss) from real estate held for invest	2	\$ 31
7	Net income(loss) from leased property	1	\$ 1
10	Dividends from subordinate organizations	1	\$ 10
14	Interest Income from CNFIs reported on SC655	1	\$ 795
15	Income from corporate-owned life insurance	6	\$ 235
19	Realized/unrealized gains on derivatives	1	\$ 4
99	Other	28	\$ 369

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	14	\$ 168
2	OTS assessments	21	\$ 250
3	Interest expense on income taxes	1	\$ 54
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
6	Supervisory examination fees	2	\$ 46
7	Office supplies, printing, and postage	29	\$ 1,125
8	Telephone, including data lines	14	\$ 318
9	Loan origination expense	6	\$ 376
10	ATM expense	4	\$ 39
15	Foreclosure expenses	1	\$ 279
18	Minority Interest	1	\$ 99
99	Other	35	\$ 3,251

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 492,798	\$ 362,770	\$ 245,698	\$ 122,583	\$ 479,847
YTD - Deposits and Investment Securities	Y_SO115	\$ 34,005	\$ 24,504	\$ 16,890	\$ 8,398	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 32,337	\$ 24,464	\$ 17,499	\$ 8,786	N/A
YTD - Mortgage Loans	Y_SO141	\$ 397,295	\$ 292,790	\$ 197,381	\$ 98,604	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 11,678	\$ 7,983	\$ 4,997	\$ 2,349	\$ 7,951
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 17,483	\$ 13,029	\$ 8,931	\$ 4,446	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,892	\$ 1,396	\$ 961	\$ 467	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,892	\$ 1,396	\$ 961	\$ 467	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 191,107	\$ 140,187	\$ 96,679	\$ 48,185	\$ 210,268
YTD - Deposits	Y_SO215	\$ 168,724	\$ 124,223	\$ 86,682	\$ 43,447	\$ 191,477
YTD - Escrows	Y_SO225	\$ 65	\$ 53	\$ 33	\$ 12	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 18,790	\$ 13,472	\$ 8,479	\$ 4,028	\$ 15,454
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 85
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 3,528	\$ 2,439	\$ 1,485	\$ 698	\$ 3,150
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 303,583	\$ 223,979	\$ 149,980	\$ 74,865	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 7,489	\$ 6,339	\$ 4,456	\$ 1,884	\$ 11,137
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 296,094	\$ 217,640	\$ 145,524	\$ 72,981	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 93,271	\$ 69,070	\$ 45,030	\$ 20,050	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 84	\$ 36	\$ 50	\$- 17	\$ 284
YTD - Other Fees and Charges	Y_SO420	\$ 56,353	\$ 40,978	\$ 26,253	\$ 11,671	\$ 44,444
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 29,438	\$ 22,536	\$ 14,580	\$ 6,614	\$ 43,905
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 23,582	\$ 16,699	\$ 11,053	\$ 4,940	\$ 33,516
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 5,666	\$ 5,650	\$ 3,347	\$ 1,408	\$ 6,670
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	\$- 106	\$- 106	\$- 95	\$ 0	\$ 96
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 283	\$ 274	\$ 242	\$ 224	\$ 927

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13	\$ 19	\$ 33	\$ 42	\$ 2,696
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 7,396	\$ 5,520	\$ 4,147	\$ 1,782	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 242,355	\$ 176,170	\$ 119,175	\$ 59,645	\$ 255,818
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 148,592	\$ 107,514	\$ 72,057	\$ 36,402	\$ 146,761
YTD - Legal Expense	Y_SO520	\$ 2,922	\$ 2,012	\$ 1,349	\$ 677	\$ 4,005
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 42,408	\$ 30,969	\$ 20,987	\$ 10,562	\$ 41,231
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,465	\$ 8,609	\$ 5,847	\$ 2,814	\$ 11,448
YTD - Loan Servicing Fees	Y_SO550	\$ 128	\$ 74	\$ 58	\$ 27	\$ 194
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 282	\$ 210	\$ 196	\$ 86	\$ 17,018
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 835	\$ 281	\$ 425	\$ 295	\$ 1,581
YTD - Other Noninterest Expense	Y_SO580	\$ 35,723	\$ 26,501	\$ 18,256	\$ 8,782	\$ 33,580
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 147,010	\$ 110,540	\$ 71,379	\$ 33,386	\$ 98,513
YTD - Income Taxes - Total	Y_SO71	\$ 35,253	\$ 26,618	\$ 17,832	\$ 8,567	\$ 30,448
YTD - Federal	Y_SO710	\$ 28,341	\$ 21,276	\$ 14,309	\$ 6,366	\$ 24,429
YTD - State, Local, and Other	Y_SO720	\$ 6,912	\$ 5,342	\$ 3,523	\$ 2,201	\$ 6,019
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 111,757	\$ 83,922	\$ 53,547	\$ 24,819	\$ 68,065
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ - 636	\$ - 636	\$ 55	\$ 0	\$ 1
YTD - Net Income (Loss)	Y_SO91	\$ 111,121	\$ 83,286	\$ 53,602	\$ 24,819	\$ 68,066

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 42,893	\$ 41,382	\$ 39,760	\$ 40,591	\$ 41,173
Net Provision for Loss	VA115	\$ 1,211	\$ 1,429	\$ 2,454	\$ 1,894	\$ 2,676
Transfers	VA125	\$ 726	\$ 302	\$ 696	\$ - 1,003	\$ - 952
Recoveries	VA135	\$ 205	\$ 895	\$ 261	\$ 238	\$ 212
Adjustments	VA145	\$ 5	\$ 0	\$ 3	\$ - 22	\$ 0
Charge-offs	VA155	\$ 1,455	\$ 1,115	\$ 1,216	\$ 1,802	\$ 2,514
General Valuation Allowances - Ending Balance	VA165	\$ 43,585	\$ 42,893	\$ 41,958	\$ 39,896	\$ 40,595
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,358	\$ 5,549	\$ 6,244	\$ 6,024	\$ 5,061
Net Provision for Loss	VA118	\$ 493	\$ 311	\$ 250	\$ 285	\$ 273

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 726	\$- 302	\$- 696	\$ 1,003	\$ 952
Adjustments	VA148	\$- 21	\$- 1	\$- 3	\$ 22	\$ 0
Charge-offs	VA158	\$ 214	\$ 193	\$ 246	\$ 1,134	\$ 229
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,890	\$ 5,358	\$ 5,549	\$ 6,200	\$ 6,057
Total Valuation Allowances - Beginning Balance	VA110	\$ 48,251	\$ 46,925	\$ 46,004	\$ 46,615	\$ 46,234
Net Provision for Loss	VA120	\$ 1,704	\$ 1,740	\$ 2,704	\$ 2,179	\$ 2,949
Recoveries	VA140	\$ 205	\$ 895	\$ 261	\$ 238	\$ 212
Adjustments	VA150	\$- 16	\$- 1	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,669	\$ 1,308	\$ 1,462	\$ 2,936	\$ 2,743
Total Valuation Allowances - Ending Balance	VA170	\$ 48,475	\$ 48,251	\$ 47,507	\$ 46,096	\$ 46,652
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,455	\$ 1,115	\$ 1,216	\$ 1,802	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 392	\$ 665	\$ 600	\$ 982	\$ 899
Construction - Total	SUB2030	\$ 0	\$ 111	\$ 103	\$ 30	\$ 348
1-4 Dwelling Units	VA420	\$ 0	\$ 111	\$ 103	\$ 30	\$ 45
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 303
Permanent - Total	SUB2041	\$ 392	\$ 554	\$ 497	\$ 952	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 62	\$ 0	\$ 9	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 347	\$ 438	\$ 143	\$ 732	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 24	\$ 21	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 30	\$ 0	\$ 76	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 45	\$ 0	\$ 333	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 135	\$ 0
Nonmortgage Loans - Total	VA56	\$ 509	\$ 250	\$ 517	\$ 749	\$ 927
Commercial Loans	VA520	\$ 0	\$ 1	\$ 1	\$ 32	\$ 111
Consumer Loans - Total	SUB2061	\$ 509	\$ 249	\$ 516	\$ 717	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 1	\$ 33
Home Improvement Loans	VA516	\$ 62	\$ 36	\$ 25	\$ 53	\$ 26
Education Loans	VA530	\$ 86	\$ 16	\$ 68	\$ 59	\$ 171
Auto Loans	VA540	\$ 189	\$ 135	\$ 311	\$ 452	\$ 387
Mobile Home Loans	VA550	\$ 31	\$ 4	\$ 48	\$ 24	\$ 15

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Other	VA560	\$ 141	\$ 58	\$ 64	\$ 128	\$ 175
Repossessed Assets - Total	VA60	\$ 554	\$ 200	\$ 99	\$ 71	\$ 688
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200
Real Estate - 1-4 Dwelling Units	VA613	\$ 115	\$ 171	\$ 53	\$ 71	\$ 459
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 439	\$ 0	\$ 46	\$ 0	\$ 29
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	\$ 205	\$ 895	\$ 261	\$ 238	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 104	\$ 610	\$ 51	\$ 52	\$ 16
Construction - Total	SUB2130	\$ 1	\$ 69	\$ 1	\$ 13	\$ 5
1-4 Dwelling Units	VA421	\$ 1	\$ 69	\$ 1	\$ 3	\$ 5
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Permanent - Total	SUB2141	\$ 103	\$ 541	\$ 50	\$ 39	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 31	\$ 0	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 73	\$ 324	\$ 32	\$ 15	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 34	\$ 12	\$ 13	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 30	\$ 152	\$ 1	\$ 9	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 101	\$ 285	\$ 210	\$ 186	\$ 196
Commercial Loans	VA521	\$ 7	\$ 16	\$ 8	\$ 10	\$ 3
Consumer Loans - Total	SUB2161	\$ 94	\$ 269	\$ 202	\$ 176	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 27	\$ 23	\$ 10	\$ 8	\$ 13
Education Loans	VA531	\$ 3	\$ 32	\$ 21	\$ 8	\$ 14
Auto Loans	VA541	\$ 49	\$ 191	\$ 142	\$ 141	\$ 156

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 15	\$ 18	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Other	VA561	\$ 15	\$ 8	\$ 11	\$ 19	\$ 1
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	\$- 230	\$ 10	\$- 449	\$ 1,290	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 7	\$ 4	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 20	\$ 0	N/A
Mortgage Loans - Total	VA48	\$- 165	\$- 65	\$- 294	\$ 1,288	\$ 102
Construction - Total	SUB2230	\$ 400	\$- 4	\$ 10	\$ 1,096	\$- 5
1-4 Dwelling Units	VA422	\$ 400	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$- 4	\$ 10	\$ 1,096	\$- 5
Permanent - Total	SUB2241	\$- 565	\$- 61	\$- 304	\$ 192	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 257	\$- 2	\$- 142	\$ 187	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 353	\$- 29	\$ 5	\$ 27	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1	\$ 1	\$- 2	\$- 58	\$ 56
Nonresidential Property (Except Land)	VA482	\$ 44	\$- 31	\$- 165	\$ 36	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 65	\$ 75	\$- 203	\$- 224	\$ 954
Commercial Loans	VA522	\$- 53	\$- 123	\$- 151	\$- 216	\$ 21
Consumer Loans - Total	SUB2261	\$- 12	\$ 198	\$- 52	\$- 8	N/A
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	\$- 27	\$ 70	\$- 15	\$- 5	\$ 18
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$- 3
Other	VA562	\$ 15	\$ 128	\$- 37	\$- 3	\$ 918
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 31	\$ 171	\$ 156
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 31	\$ 10	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 15	\$ 156
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$- 10	\$ 53	\$ 15
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$- 2	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,020	\$ 230	\$ 506	\$ 2,854	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 7	\$ 4	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 20	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 123	\$- 10	\$ 255	\$ 2,218	\$ 985
Construction - Total	SUB2330	\$ 399	\$ 38	\$ 112	\$ 1,113	\$ 338
1-4 Dwelling Units	VA425	\$ 399	\$ 42	\$ 102	\$ 27	\$ 40
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 4	\$ 10	\$ 1,086	\$ 298
Permanent - Total	SUB2341	\$- 276	\$- 48	\$ 143	\$ 1,105	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 31	\$ 0	\$ 7	\$ 26
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 17	\$ 112	\$- 31	\$ 904	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 353	\$- 39	\$ 14	\$ 14	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 1	\$ 31	\$- 2	\$ 18	\$ 56
Nonresidential Property (Except Land)	VA485	\$ 59	\$- 183	\$ 167	\$ 27	\$- 1
Land	VA495	\$ 0	\$ 0	\$- 5	\$ 135	\$ 0
Nonmortgage Loans - Total	VA59	\$ 343	\$ 40	\$ 104	\$ 339	\$ 1,685
Commercial Loans	VA525	\$- 60	\$- 138	\$- 158	\$- 194	\$ 129
Consumer Loans - Total	SUB2361	\$ 403	\$ 178	\$ 262	\$ 533	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 1	\$ 33
Home Improvement Loans	VA519	\$ 35	\$ 13	\$ 15	\$ 45	\$ 13
Education Loans	VA535	\$ 83	\$- 16	\$ 47	\$ 51	\$ 157
Auto Loans	VA545	\$ 113	\$ 14	\$ 154	\$ 306	\$ 249
Mobile Home Loans	VA555	\$ 31	\$- 11	\$ 30	\$ 24	\$ 15
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$- 3
Other	VA565	\$ 141	\$ 178	\$ 16	\$ 106	\$ 1,092
Repossessed Assets - Total	VA65	\$ 554	\$ 200	\$ 130	\$ 242	\$ 844
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 36	\$ 200
Real Estate - 1-4 Dwelling Units	VA615	\$ 115	\$ 171	\$ 84	\$ 81	\$ 459

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 29	\$ 0	\$ 15	\$ 156
Real Estate - Land	VA631	\$ 439	\$ 0	\$ 46	\$ 0	\$ 29
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$- 10	\$ 53	\$ 15
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$- 2	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,493	\$ 8,622	\$ 5,255	\$ 10,066	\$ 11,609
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 29,188	\$ 28,623	\$ 35,167	\$ 41,064	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 7,740	\$ 5,805	\$ 8,832	\$ 10,856	\$ 11,639
Construction	VA951	\$ 334	\$ 116	\$ 510	\$ 486	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 7,406	\$ 5,689	\$ 5,429	\$ 10,330	\$ 11,639
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 345	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 2,548	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 40	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 100,910	\$ 94,982	\$ 88,934	\$ 82,447	\$ 80,924
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 162,597	\$ 147,343	\$ 163,365	\$ 172,641	\$ 196,912
Substandard	VA965	\$ 159,441	\$ 145,362	\$ 161,367	\$ 168,936	\$ 191,169
Doubtful	VA970	\$ 3,156	\$ 1,981	\$ 1,998	\$ 3,705	\$ 5,743
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 255,016	\$ 260,676	\$ 257,422	\$ 244,676	\$ 281,318
Mortgages - Total	SUB2421	\$ 246,062	\$ 249,837	\$ 245,820	\$ 234,957	N/A
Construction and Land Loans	SUB2430	\$ 26,571	\$ 20,302	\$ 20,510	\$ 19,064	\$ 18,806
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 194,039	\$ 203,091	\$ 200,735	\$ 186,254	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 33,671	\$ 30,700	\$ 28,977	\$ 32,964	\$ 32,117
Nonmortgages - Total	SUB2461	\$ 8,954	\$ 10,839	\$ 11,602	\$ 9,719	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 110,736	\$ 121,669	\$ 114,550	\$ 93,950	\$ 115,318

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 108,366	\$ 118,244	\$ 110,690	\$ 90,831	\$ 112,850
Mortgage Loans - Total	SUB2481	\$ 101,427	\$ 109,980	\$ 102,484	\$ 83,948	N/A
Construction	PD115	\$ 11,278	\$ 8,856	\$ 11,130	\$ 8,392	\$ 7,490
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,335	\$ 571	\$ 828	\$ 854	\$ 88,348
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 74,000	\$ 86,721	\$ 78,092	\$ 64,980	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,665	\$ 1,616	\$ 4,453	\$ 580	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 666	\$ 934	\$ 260	\$ 1,352	\$ 287
Permanent - Nonresidential Property (Except Land)	PD135	\$ 8,402	\$ 8,847	\$ 5,698	\$ 6,693	\$ 7,019
Permanent - Land	PD138	\$ 4,081	\$ 2,435	\$ 2,023	\$ 1,097	\$ 1,214
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,644	\$ 4,150	\$ 4,487	\$ 2,867	\$ 3,896
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,295	\$ 4,114	\$ 3,719	\$ 4,016	N/A
Loans on Deposits	PD161	\$ 131	\$ 814	\$ 444	\$ 1,280	\$ 522
Home Improvement Loans	PD163	\$ 77	\$ 94	\$ 103	\$ 67	\$ 119
Education Loans	PD165	\$ 27	\$ 0	\$ 105	\$ 0	\$ 55
Auto Loans	PD167	\$ 1,453	\$ 1,304	\$ 1,582	\$ 1,279	\$ 2,305
Mobile Home Loans	PD169	\$ 1,160	\$ 1,177	\$ 1,215	\$ 1,159	\$ 1,211
Credit Cards	PD171	\$ 0	\$ 0	\$ 4	\$ 1	\$ 30
Other	PD180	\$ 447	\$ 725	\$ 266	\$ 230	\$ 354
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	\$ 0	\$ 1	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,370	\$ 3,425	\$ 3,860	\$ 3,119	\$ 2,468
Mortgage Loans - Total	SUB2491	\$ 2,041	\$ 3,144	\$ 2,977	\$ 2,517	N/A
Construction	PD215	\$ 1,037	\$ 2,181	\$ 803	\$ 607	\$ 643
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 159	\$ 0	\$ 0	\$ 675	\$ 1,226
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 601	\$ 963	\$ 2,014	\$ 1,235	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 244	\$ 0	\$ 160	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 102	\$ 0	\$ 727	\$ 462	\$ 426
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 227	\$ 281	\$ 156	\$ 140	N/A
Loans on Deposits	PD261	\$ 90	\$ 47	\$ 43	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 22	\$ 8	\$ 11	\$ 72	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 13	\$ 0	\$ 25	\$ 70
Auto Loans	PD267	\$ 6	\$ 6	\$ 3	\$ 2	\$ 34
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 41	\$ 40
Other	PD280	\$ 109	\$ 207	\$ 99	\$ 0	\$ 29
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 144,280	\$ 139,007	\$ 142,872	\$ 150,726	\$ 166,000
Mortgage Loans - Total	SUB2501	\$ 142,594	\$ 136,713	\$ 140,359	\$ 148,492	N/A
Construction	PD315	\$ 6,037	\$ 5,009	\$ 4,175	\$ 6,740	\$ 7,719
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 179	\$ 21	\$ 705	\$ 656	\$ 132,582
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 112,574	\$ 109,077	\$ 111,276	\$ 113,813	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 3,526	\$ 4,122	\$ 3,367	\$ 3,461	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 2,656	\$ 2,051	\$ 2,107	\$ 2,266	\$ 2,496
Permanent - Nonresidential Property (Except Land)	PD335	\$ 13,484	\$ 14,612	\$ 16,350	\$ 19,328	\$ 19,361
Permanent - Land	PD338	\$ 4,138	\$ 1,821	\$ 2,379	\$ 2,228	\$ 1,740
Nonmortgage Loans - Commercial Loans	PD340	\$ 1,407	\$ 2,008	\$ 2,063	\$ 1,852	\$ 1,262
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 279	\$ 286	\$ 450	\$ 382	N/A
Loans on Deposits	PD361	\$ 7	\$ 0	\$ 10	\$ 1	\$ 102
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
Education Loans	PD365	\$ 0	\$ 12	\$ 22	\$ 0	\$ 0
Auto Loans	PD367	\$ 83	\$ 79	\$ 69	\$ 100	\$ 36
Mobile Home Loans	PD369	\$ 56	\$ 102	\$ 85	\$ 49	\$ 129
Credit Cards	PD371	\$ 0	\$ 1	\$ 0	\$ 0	\$ 4
Other	PD380	\$ 133	\$ 92	\$ 264	\$ 232	\$ 542
Memo - Troubled Debt Restructured Included Above	PD390	\$ 37	\$ 239	\$ 239	\$ 240	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 53	\$ 0	\$ 167	\$ 0	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 68,679	\$ 64,011	\$ 67,468	\$ 68,364	\$ 67,171

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Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 59,840	\$ 58,597	\$ 58,815	\$ 61,205	\$ 56,640
100% and greater LTV	LD120	\$ 8,839	\$ 5,414	\$ 8,653	\$ 7,159	\$ 10,531
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,540	\$ 3,017	\$ 2,874	\$ 3,615	\$ 4,406
Past Due and Still Accruing - Total	SUB5240	\$ 3,096	\$ 1,976	\$ 1,735	\$ 2,907	\$ 3,545
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,934	\$ 1,602	\$ 1,601	\$ 2,812	\$ 3,367
90% up to 100% LTV	LD210	\$ 2,429	\$ 1,533	\$ 1,532	\$ 2,743	\$ 3,298
100% and greater LTV	LD220	\$ 505	\$ 69	\$ 69	\$ 69	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 162	\$ 374	\$ 134	\$ 95	\$ 178
90% up to 100% LTV	LD230	\$ 162	\$ 374	\$ 74	\$ 95	\$ 178
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 60	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,444	\$ 1,041	\$ 1,139	\$ 708	\$ 861
90% up to 100% LTV	LD250	\$ 1,392	\$ 971	\$ 1,119	\$ 689	\$ 861
100% and greater LTV	LD260	\$ 52	\$ 70	\$ 20	\$ 19	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 35	\$ 21	\$ 35	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 35	\$ 21	\$ 35	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 98	\$ 0	\$ 67	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 98	\$ 0	\$ 67	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,866	\$ 6,477	\$ 4,400	\$ 2,708	\$ 4,363
90% up to 100% LTV	LD430	\$ 2,326	\$ 5,980	\$ 3,671	\$ 1,920	\$ 3,032
100% and greater LTV	LD440	\$ 1,540	\$ 497	\$ 729	\$ 788	\$ 1,331
Sales - Total	SUB5340	\$ 556	\$ 0	\$ 118	\$ 708	\$ 501
90% up to 100% LTV	LD450	\$ 330	\$ 0	\$ 118	\$ 708	\$ 501
100% and greater LTV	LD460	\$ 226	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 582,992	\$ 587,388	\$ 531,561	\$ 498,006	\$ 490,333
Mortgage Construction Loans	CC105	\$ 519,809	\$ 521,889	\$ 461,063	\$ 461,775	\$ 452,599
Other Mortgage Loans	CC115	\$ 63,183	\$ 65,499	\$ 70,498	\$ 36,231	\$ 37,734
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 36,280	\$ 36,447	\$ 34,103	\$ 273	\$ 1,907
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 134,153	\$ 125,478	\$ 213,762	\$ 177,273	\$ 128,353
1-4 Dwelling Units	CC280	\$ 90,553	\$ 91,393	\$ 138,772	\$ 111,172	\$ 71,780

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,812	\$ 3,016	\$ 3,915	\$ 5,723	\$ 2,033
All Other Real Estate	CC300	\$ 41,788	\$ 31,069	\$ 71,075	\$ 60,378	\$ 54,540
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 11,711	\$ 11,304	\$ 16,548	\$ 9,393	\$ 13,645
Commitments Outstanding to Purchase Loans	CC320	\$ 10,532	\$ 3,871	\$ 13,330	\$ 6,557	\$ 7,764
Commitments Outstanding to Sell Loans	CC330	\$ 115,690	\$ 108,894	\$ 154,542	\$ 121,230	\$ 113,365
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,000	\$ 1,198	\$ 2,000	\$ 28,567	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 3,000	\$ 1,000	\$ 1,000	\$ 20,400	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 349,043	\$ 343,280	\$ 350,086	\$ 363,535	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 252,197	\$ 257,948	\$ 259,832	\$ 242,740	N/A
Commercial Lines	CC420	\$ 68,120	\$ 58,414	\$ 65,038	\$ 92,062	\$ 85,659
Open-End Consumer Lines - Credit Cards	CC423	\$ 101	\$ 104	\$ 201	\$ 208	N/A
Open-End Consumer Lines - Other	CC425	\$ 28,625	\$ 26,814	\$ 25,015	\$ 28,525	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 33,378	\$ 34,247	\$ 33,036	\$ 35,175	\$ 31,793
Commercial	CC430	\$ 2,728	\$ 2,608	\$ 4,067	\$ 3,762	\$ 3,614
Standby, Not Included on CC465 or CC468	CC435	\$ 30,650	\$ 31,639	\$ 28,969	\$ 31,413	\$ 28,179
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 54,627	\$ 57,313	\$ 53,155	\$ 26,137	\$ 33,546
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 54,627	\$ 57,313	\$ 53,155	\$ 26,137	\$ 33,546
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 84,719	\$ 51,661	\$ 50,273	\$ 72,691	N/A
Pass-Through Securities	CF143	\$ 74,175	\$ 43,871	\$ 47,523	\$ 71,691	\$ 149,431
Other Mortgage-Backed Securities	CF153	\$ 10,544	\$ 7,790	\$ 2,750	\$ 1,000	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 27,964	\$ 20,690	\$ 18,308	\$ 27,165	N/A
Pass-Through Securities	CF145	\$ 27,964	\$ 14,929	\$ 17,538	\$ 27,165	\$ 25,335
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 5,761	\$ 770	\$ 0	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 56,755	\$ 30,971	\$ 31,965	\$ 45,526	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 39,739	\$- 35,811	\$- 47,712	\$- 23,742	\$ 56,315
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,853	\$- 8,108	\$- 18,533	\$- 8,614	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,150,783	\$ 1,176,018	\$ 1,309,448	\$ 931,600	N/A
Construction Loans - Total	SUB3840	\$ 327,567	\$ 283,793	\$ 251,823	\$ 207,399	\$ 233,353
1-4 Dwelling Units	CF190	\$ 247,862	\$ 226,542	\$ 229,242	\$ 197,347	\$ 200,419
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,033	\$ 312	\$ 122	\$ 208	\$ 11,764
Nonresidential	CF210	\$ 78,672	\$ 56,939	\$ 22,459	\$ 9,844	\$ 21,170
Permanent Loans - Total	SUB3851	\$ 823,216	\$ 892,225	\$ 1,057,625	\$ 724,201	N/A
1-4 Dwelling Units	CF225	\$ 672,790	\$ 736,365	\$ 906,155	\$ 614,645	\$ 700,123
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,840	\$ 13,206	\$ 11,200	\$ 7,120	\$ 7,202
Nonresidential (Except Land)	CF260	\$ 99,568	\$ 86,151	\$ 90,421	\$ 59,321	\$ 82,724
Land	CF270	\$ 45,018	\$ 56,503	\$ 49,849	\$ 43,115	\$ 43,403
Loans and Participations Purchased - Total	SUB3880	\$ 37,579	\$ 48,501	\$ 84,930	\$ 49,267	\$ 73,054
Secured by 1-4 Dwelling Units	CF280	\$ 30,314	\$ 39,774	\$ 79,865	\$ 35,087	\$ 65,292
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 740	\$ 585	\$ 0
Secured by Nonresidential	CF300	\$ 7,265	\$ 8,727	\$ 4,325	\$ 13,595	\$ 7,762
Loans and Participations Sold - Total	SUB3890	\$ 499,031	\$ 429,200	\$ 507,431	\$ 333,420	\$ 371,703
Secured by 1-4 Dwelling Units	CF310	\$ 393,557	\$ 383,894	\$ 473,182	\$ 314,843	\$ 334,793
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 600
Secured by Nonresidential	CF330	\$ 105,474	\$ 45,306	\$ 34,249	\$ 18,577	\$ 36,310
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 461,452	\$- 380,699	\$- 422,501	\$- 284,153	\$- 298,649
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 591,596	\$ 632,135	\$ 803,962	\$ 703,814	\$ 514,789
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 10,766	\$ 72,747	\$ 203,830	\$ 256,278	\$- 17,979
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 166,640	\$ 150,287	\$ 243,221	\$ 205,097	\$ 196,413
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 108,501	\$ 235,931	\$ 286,815	\$ 199,911	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 62,502	\$ 67,661	\$ 76,581	\$ 82,564	\$ 73,303
Commercial	CF390	\$ 37,534	\$ 33,729	\$ 41,307	\$ 51,502	\$ 38,909
Consumer	CF400	\$ 24,968	\$ 33,932	\$ 35,274	\$ 31,062	\$ 34,394
Nonmortgage Loans - Sales - Total	SUB3915	\$ 22	\$ 310	\$ 46	\$ 13,431	N/A
Commercial	CF395	\$ 4	\$ 299	\$ 13	\$ 13,405	N/A
Consumer	CF405	\$ 18	\$ 11	\$ 33	\$ 26	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 62,480	\$ 67,351	\$ 76,535	\$ 69,133	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 148,735	\$ 98,920	\$ 106,151	\$ 135,326	\$ 48,082
New Deposits Received less Deposits Withdrawn	CF420	\$ 105,561	\$ 57,083	\$ 64,612	\$ 94,635	\$ 4,053
Interest Credited to Deposits	CF430	\$ 43,174	\$ 41,837	\$ 41,539	\$ 40,691	\$ 44,029
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 378,469	\$ 352,451	\$ 338,267	\$ 265,374	N/A
Fully Insured	DI100	\$ 294,027	\$ 267,648	\$ 297,496	\$ 226,614	\$ 228,510
Other	DI110	\$ 84,442	\$ 84,803	\$ 40,771	\$ 38,760	\$ 20,613
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,163,898	\$ 5,052,811	\$ 5,286,302	\$ 5,216,551	\$ 5,152,297
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,026,682	\$ 1,959,793	\$ 2,071,273	\$ 2,064,858	\$ 1,965,969
Number of Deposit Accounts - Total	SUB4062	403,676	398,677	417,341	420,029	N/A
Balances of \$100,000 or Less	DI150	392,301	387,734	405,778	408,589	419,847
Balances Greater than \$100,000	DI160	11,375	10,943	11,563	11,440	11,269
IRA/Keogh Accounts	DI200	\$ 789,994	\$ 800,348	\$ 824,789	\$ 825,786	\$ 766,587
Uninsured Deposits	DI210	\$ 778,332	\$ 741,172	\$ 829,108	\$ 770,901	\$ 714,663
Preferred Deposits	DI220	\$ 2,016	\$ 2,425	\$ 2,335	\$ 2,967	\$ 3,242
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 1,532,844	\$ 1,482,302	\$ 1,496,546	\$ 1,473,169	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 821,318	\$ 836,359	\$ 1,002,140	\$ 1,006,439	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 879,300	\$ 842,195	\$ 897,247	\$ 865,927	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 3,957,118	\$ 3,851,748	\$ 3,961,639	\$ 3,935,875	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 223,726	\$ 181,368	\$ 193,306	\$ 189,648	\$ 219,984
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 2,340	\$ 3,045	\$ 6,430	\$ 6,619	\$ 6,075
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 14,380	\$ 12,809	\$ 12,047	\$ 12,166	\$ 11,932
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 982	\$ 880	\$ 143	\$ 836	\$ 881
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 653	\$ 643	\$ 647	\$ 660	\$ 655
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		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,117	2,048	2,036	2,048	2,039
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 894,420	\$ 894,999	\$ 856,932	\$ 956,938	\$ 937,420
Assets Held for Sale	SI387	\$ 106,518	\$ 114,170	\$ 130,969	\$ 149,971	\$ 115,798
Loans Serviced for Others	SI390	\$ 195,560	\$ 207,907	\$ 208,036	\$ 210,716	\$ 212,546
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	86.50%	86.58%	85.17%	82.81%	84.99%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.24%	86.48%	85.39%	84.57%	84.82%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.02%	86.34%	86.07%	83.01%	84.23%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	82.04%	82.54%	84.44%	80.57%	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,204	\$ 2,276	\$ 2,220	\$ 2,224	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 29,121	\$ 27,895	\$ 27,511	\$ 28,640	\$ 26,695
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	67	57	53	61	41
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 912,094	\$ 881,965	\$ 919,855	\$ 900,235	\$ 888,179
Net Income (Loss) (SO91)	SI610	\$ 27,835	\$ 31,246	\$ 28,808	\$ 24,819	\$ 21,836
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 106	\$ 112
Dividends Declared - Common Stock	SI630	\$ 15,064	\$ 10,380	\$ 8,865	\$ 8,069	\$ 9,100
Stock Issued	SI640	\$ 6,418	\$ 56	\$ 149	\$ 332	\$ 88
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 17,496	\$ 423	\$ 2,702	\$ 0	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 634	\$ 9,572	\$- 15,407	\$ 1,634	N/A
Prior Period Adjustments	SI668	\$- 107	\$- 36	\$- 4,323	\$ 38	N/A
Other Adjustments	SI671	\$- 1,054	\$- 754	\$- 7	\$ 4,375	N/A
Ending Equity Capital (SC80)	SI680	\$ 946,984	\$ 912,092	\$ 922,912	\$ 923,258	\$ 900,235
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 95	\$ 106	\$ 108	\$ 97	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 78,360	\$ 63,255	\$ 50,341	\$ 51,516	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 140	\$ 124	\$ 76	\$ 93	\$ 70
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 8,864,581	\$ 8,676,907	\$ 8,922,072	\$ 8,709,007	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,308,018	\$ 1,279,028	\$ 1,537,765	\$ 1,465,619	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,755,044	\$ 6,557,069	\$ 6,550,398	\$ 6,191,175	N/A
Nonmortgage Loans	SI885	\$ 457,436	\$ 438,948	\$ 515,935	\$ 421,744	N/A
Deposits and Excrows	SI890	\$ 7,134,265	\$ 6,967,256	\$ 7,289,960	\$ 7,132,744	N/A
Total Borrowings	SI895	\$ 768,661	\$ 763,598	\$ 643,819	\$ 554,158	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	14	11	13	18
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,106	\$ 1,187	\$ 1,124	\$ 1,054	\$ 1,973
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.28	4.89	4.98	4.94	4.89
Interest Charged on Loans Made During Quarter - Maximum	SI930	4.68	6.64	5.60	5.47	5.47

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	0	1	0	0	0
Change in Control of Association?	SQ130	0	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	0	0	1	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	2	1	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	13	10	11	13	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 11,983,726	\$ 10,426,659	\$ 10,922,062	\$ 11,162,319	\$ 10,727,417
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 9,299,605	\$ 8,027,505	\$ 8,426,937	\$ 8,667,682	\$ 8,276,523
Personal Trust and Agency Accounts	FS210	\$ 1,713,386	\$ 1,500,385	\$ 1,518,466	\$ 1,494,307	\$ 1,488,903
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 234,997	\$ 215,860	\$ 219,017	\$ 216,403	\$ 208,060
Employee Benefit - Defined Contribution	FS220	\$ 22,432	\$ 20,802	\$ 21,050	\$ 22,329	\$ 23,598
Employee Benefit - Defined Benefit	FS230	\$ 48,692	\$ 44,437	\$ 51,511	\$ 51,198	\$ 51,049
Other Retirement Accounts	FS240	\$ 163,873	\$ 150,621	\$ 146,456	\$ 142,876	\$ 133,413
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 7,351,222	\$ 6,311,260	\$ 6,689,454	\$ 6,956,972	\$ 6,579,560
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 745,690	\$ 738,373	\$ 0	\$ 778,636	\$ 835,151
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 1,518,884	\$ 1,298,485	\$ 1,393,551	\$ 1,389,761	\$ 1,347,200
Personal Trust and Agency Accounts	FS211	\$ 322,246	\$ 292,824	\$ 298,340	\$ 312,297	\$ 367,756
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,196,451	\$ 1,005,549	\$ 1,095,123	\$ 1,077,244	\$ 979,287
Employee Benefit - Defined Contribution	FS221	\$ 722,274	\$ 637,294	\$ 682,033	\$ 663,113	\$ 616,670
Employee Benefit - Defined Benefit	FS231	\$ 41,924	\$ 39,044	\$ 39,525	\$ 39,535	\$ 38,768
Other Retirement Accounts	FS241	\$ 432,253	\$ 329,211	\$ 373,565	\$ 374,596	\$ 323,849
Corporate Trust and Agency Accounts	FS251	\$ 187	\$ 112	\$ 88	\$ 220	\$ 157
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,165,237	\$ 1,100,669	\$ 1,101,574	\$ 1,104,876	\$ 1,103,694
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,666	3,735	3,581	3,440	3,362
Personal Trust and Agency Accounts	FS212	1,102	1,107	1,076	1,044	1,032
Retirement-related Trust and Agency Accounts - Total	SUB6120	485	513	496	481	486
Employee Benefit - Defined Contribution	FS222	36	37	37	38	41
Employee Benefit - Defined Benefit	FS232	24	26	26	26	27
Other Retirement Accounts	FS242	425	450	433	417	418
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,079	2,115	2,009	1,915	1,844
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	289	316	314	304	421
Personal Trust and Agency Accounts	FS213	101	118	121	117	141
Retirement-related Trust and Agency Accounts - Total	SUB6130	129	131	130	124	195
Employee Benefit - Defined Contribution	FS223	5	5	5	4	9
Employee Benefit - Defined Benefit	FS233	28	28	29	28	28
Other Retirement Accounts	FS243	96	98	96	92	158
Corporate Trust and Agency Accounts	FS253	59	67	63	63	85
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	520	514	500	495	788
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 27,583	\$ 20,242	\$ 13,313	\$ 6,492	\$ 22,905
Personal Trust and Agency Accounts	FS310	\$ 10,183	\$ 7,367	\$ 4,926	\$ 2,459	\$ 8,290

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,467	\$ 1,098	\$ 738	\$ 360	\$ 1,243
Employee Benefit - Defined Contribution	FS320	\$ 159	\$ 122	\$ 84	\$ 41	\$ 159
Employee Benefit - Defined Benefit	FS330	\$ 442	\$ 340	\$ 245	\$ 120	\$ 328
Other Retirement Accounts	FS340	\$ 866	\$ 636	\$ 409	\$ 199	\$ 756
Corporate Trust and Agency Accounts	FS350	\$ 30	\$ 19	\$ 0	\$ 0	\$ 58
Investment Management Agency Accounts	FS360	\$ 13,757	\$ 10,044	\$ 6,413	\$ 3,214	\$ 11,563
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 923	\$ 701	\$ 491	\$ 248	\$ 832
Other Fiduciary and Related Services	FS390	\$ 1,223	\$ 1,013	\$ 745	\$ 211	\$ 919
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 23,041	\$ 21,376	\$ 14,796	\$ 5,920	\$ 29,194
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 44	\$ 4	\$ 3	\$ 1	\$ 33
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 3,135	\$ 2,482	\$ 1,226	\$ 381	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 7,633	\$ 1,344	\$- 260	\$ 952	\$- 6,322
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,713,387	\$ 1,237,169	\$ 1,239,867	\$ 1,231,250	\$ 1,488,903
Non-Interest-Bearing Deposits	FS410	\$ 1,685	\$ 0	\$ 0	\$ 1,549	\$ 342
Interest-Bearing Deposits	FS415	\$ 151	\$ 101	\$ 204	\$ 0	\$ 37
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 48,302	\$ 21,104	\$ 20,921	\$ 17,128	\$ 31,929
State, County and Municipal Obligations	FS425	\$ 251,588	\$ 197,639	\$ 182,909	\$ 191,702	\$ 232,159
Money Market Mutual Funds	FS430	\$ 111,935	\$ 66,718	\$ 58,112	\$ 55,276	\$ 73,149
Other Short-term Obligations	FS435	\$ 11,508	\$ 8,325	\$ 19,173	\$ 204	\$ 204
Other Notes and Bonds	FS440	\$ 29,683	\$ 23,566	\$ 25,490	\$ 24,436	\$ 26,412
Common and Preferred Stock	FS445	\$ 1,240,890	\$ 905,925	\$ 923,134	\$ 926,346	\$ 1,107,529
Real Estate Mortgages	FS450	\$ 2,056	\$ 2,063	\$ 2,077	\$ 1,720	\$ 1,741
Real Estate	FS455	\$ 7,138	\$ 6,120	\$ 4,323	\$ 4,094	\$ 5,224
Miscellaneous Assets	FS460	\$ 8,451	\$ 5,608	\$ 3,524	\$ 8,795	\$ 10,177
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	101	0	0	0	19
Corporate and Municipal Trusteeships	FS510	59	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	42	0	0	0	19
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 4,086,897	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$- 7
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 44	\$ 0	\$ 0	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 35	\$ 0	\$ 0	\$ 0	\$ 2
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS741	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
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	\$ 3
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 946,991	\$ 912,093	\$ 922,914	\$ 923,248	\$ 900,235
Equity Capital Deductions - Total	SUB1631	\$ 10,071	\$ 10,032	\$ 21,626	\$ 22,332	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,506	\$ 1,543	\$ 1,248	\$ 1,927	\$ 2,111
Goodwill and Certain Other Intangible Assets	CCR115	\$ 8,002	\$ 8,028	\$ 20,019	\$ 20,082	\$ 20,167
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 563	\$ 461	\$ 359	\$ 323	\$ 653
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 5,705	\$- 2,423	\$ 3,020	\$- 12,776	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,859	\$- 6,557	\$- 1,841	\$- 13,666	\$- 8,305
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 475	\$ 505	\$ 537
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 154	\$ 4,134	\$ 4,386	\$ 385	\$ 354
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 931,215	\$ 899,638	\$ 904,308	\$ 888,140	\$ 869,890
Total Assets (SC60)	CCR205	\$ 8,924,618	\$ 8,763,487	\$ 9,011,057	\$ 8,856,355	\$ 8,608,268
Asset Deductions - Total	SUB1651	\$ 10,334	\$ 10,006	\$ 23,262	\$ 22,312	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,769	\$ 1,517	\$ 2,884	\$ 1,907	\$ 2,001
Goodwill and Certain Other Intangible Assets	CCR265	\$ 8,002	\$ 8,028	\$ 20,019	\$ 20,082	\$ 20,167
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 563	\$ 461	\$ 359	\$ 323	\$ 653
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 9,699	\$- 10,511	\$- 3,017	\$- 20,391	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 9,699	\$- 10,511	\$- 3,492	\$- 20,896	\$- 13,554
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 475	\$ 505	\$ 537
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 8,904,585	\$ 8,742,970	\$ 8,984,778	\$ 8,813,652	\$ 8,572,430
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 349,409	\$ 342,193	\$ 351,604	\$ 350,996	\$ 334,505
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 931,215	\$ 899,638	\$ 904,308	\$ 888,140	\$ 869,890
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,948	\$ 4,172	\$ 6,128	\$ 6,074	\$ 6,155
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 231	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 40,185	\$ 39,179	\$ 38,196	\$ 36,622	\$ 36,017
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 45,133	\$ 43,582	\$ 44,324	\$ 42,696	\$ 42,172
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 45,133	\$ 43,582	\$ 44,324	\$ 42,696	\$ 42,172
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 795	\$ 795	\$ 795	\$ 797	\$ 1,064
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 13	\$ 17	\$ 13	\$ 13	\$ 16
Total Risk-Based Capital	CCR39	\$ 975,540	\$ 942,408	\$ 947,824	\$ 930,026	\$ 910,982
0% R/W Category - Cash	CCR400	\$ 60,787	\$ 55,914	\$ 51,467	\$ 51,203	\$ 58,624
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 151,202	\$ 178,982	\$ 177,969	\$ 185,401	\$ 169,561
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 20,460	\$ 19,207	\$ 21,099	\$ 24,648	\$ 15,004
0% R/W Category - Assets Total	CCR420	\$ 232,549	\$ 254,103	\$ 250,535	\$ 261,252	\$ 243,189
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	\$ 656,939	\$ 631,941	\$ 656,842	\$ 672,964	\$ 673,728
20% R/W Category - Claims on FHLBs	CCR435	\$ 520,730	\$ 599,816	\$ 546,194	\$ 657,652	\$ 622,629
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 11,882	\$ 12,299	\$ 12,385	\$ 12,497	\$ 17,840
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 219,697	\$ 208,762	\$ 372,434	\$ 311,725	\$ 339,196
20% R/W Category - Other	CCR450	\$ 498,547	\$ 400,207	\$ 506,457	\$ 478,561	\$ 408,596
20% R/W Category - Assets Total	CCR455	\$ 1,907,795	\$ 1,853,025	\$ 2,094,312	\$ 2,133,399	\$ 2,061,989
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 381,556	\$ 370,606	\$ 418,861	\$ 426,679	\$ 412,399
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,728,575	\$ 3,735,172	\$ 3,842,582	\$ 3,728,685	\$ 3,707,640
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 52,759	\$ 48,066	\$ 35,534	\$ 37,862	\$ 41,744
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,123	\$ 28,061	\$ 26,123	\$ 25,441	\$ 18,876
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 3,008	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 15,413	\$ 23,259	\$ 66,318	\$ 35,804	\$ 48,525
50% R/W Category - Assets Total	CCR485	\$ 3,800,870	\$ 3,834,558	\$ 3,973,565	\$ 3,827,792	\$ 3,816,785
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,900,445	\$ 1,917,288	\$ 1,986,794	\$ 1,913,908	\$ 1,908,390

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 610,553	\$ 575,347	\$ 251,528	\$ 211,462	N/A
100% R/W Category - All Other Assets	CCR506	\$ 2,523,018	\$ 2,411,897	\$ 2,611,725	\$ 2,536,427	N/A
100% R/W Category - Assets Total	CCR510	\$ 3,133,571	\$ 2,987,244	\$ 2,863,253	\$ 2,747,889	\$ 2,658,204
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,133,571	\$ 2,987,244	\$ 2,863,253	\$ 2,747,889	\$ 2,658,204
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	\$ 9,074,785	\$ 8,928,930	\$ 9,181,665	\$ 8,970,332	\$ 8,780,167
Subtotal Risk-Weighted Assets	CCR75	\$ 5,415,566	\$ 5,275,129	\$ 5,268,904	\$ 5,088,467	\$ 4,978,995
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,314	\$ 3,620	\$ 3,672	\$ 3,183	\$ 4,253
Total Risk-Weighted Assets	CCR78	\$ 5,412,252	\$ 5,271,509	\$ 5,265,232	\$ 5,085,284	\$ 4,974,742
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 469,067	\$ 421,718	\$ 456,998	\$ 406,820	\$ 397,978
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.46%	10.29%	10.06%	10.08%	10.15%
Total Risk-Based Capital Ratio	CCR820	18.02%	17.88%	18.00%	18.29%	18.31%
Tier 1 Risk-Based Capital Ratio	CCR830	17.21%	17.07%	17.17%	17.46%	17.49%
Tangible Equity Ratio	CCR840	10.46%	10.29%	10.06%	10.07%	10.14%

***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.