

Rank The Banks

Maryland - 2019 Q2

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Rankings Per State

Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

Top 50 Ranking by...

Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

Excluded Banks & Calculation Notes

Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
 - ▶ NXG Bank

Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

Maryland - Bank Listing

Company Name	City	Parent Company	Date Established	Number of Offices	Total Employees	S Corp (Yes/No)	Total Assets (\$000)	ROAA (%)	ROAE (%)
1880 Bank	Cambridge	Delmarva Bancshares, Inc.	1/1/1880	6	46	No	369,646	1.15	8.15
Arundel Federal Savings Bank	Glen Burnie		1/1/1906	7	78	No	437,503	0.23	1.57
Bank of Delmarva	Salisbury	Delmar Bancorp	5/4/1897	16	159	No	769,737	1.01	10.48
Bank of Glen Burnie	Glen Burnie	Glen Burnie Bancorp	8/17/1949	8	96	No	377,592	0.36	4.27
Bank of Ocean City	Ocean City		1/1/1916	6	65	No	342,035	1.44	13.94
BayVanguard Bank (MHC)	Sparrows Point	Bay-Vanguard, M.H.C.	9/1/1873	8	55	No	299,535	0.65	4.06
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	Calvin B. Taylor Bankshares, Inc.	1/1/1890	11	108	No	521,787	1.57	9.98
Capital Bank, National Association	Rockville	Capital Bancorp, Inc.	12/14/1999	6	217	No	1,197,799	1.30	14.65
Carroll Community Bank	Eldersburg	Carroll Bancorp, Inc.	1/1/1870	3	35	No	190,035	0.10	1.16
Cecil Bank	Elkton	Cecil Bancorp, Inc.	10/7/1959	7	46	No	194,023	(1.71)	(28.38)
CFG Community Bank	Baltimore	Capital Funding Bancorp, Inc.	1/1/1927	3	132	Yes	1,024,888	1.95	11.18
Chesapeake Bank & Trust Company	Chestertown	Chesapeake Bancorp	12/15/1986	3	18	Yes	103,742	1.19	11.96
Chesapeake Bank of Maryland	Baltimore	CBM Bancorp, Inc.	1/1/1913	4	43	No	220,625	0.30	1.69
Columbia Bank	Columbia	Fulton Financial Corporation	5/12/1988	32	235	No	2,643,875	1.16	8.63
Community Bank of the Chesapeake	Waldorf	Community Financial Corporation	1/1/1950	12	195	No	1,754,115	1.12	10.01
Congressional Bank	Bethesda	Congressional Bancshares, Inc.	10/17/2003	6	195	No	1,076,167	1.16	8.67
EagleBank	Bethesda	Eagle Bancorp, Inc.	7/20/1998	20	496	No	8,665,915	1.90	12.80
Eastern Savings Bank, FSB	Hunt Valley		5/29/1905	5	112	Yes	324,021	0.88	3.68
Farmers and Merchants Bank	Upperco	Farmers and Merchants Bancshares, Inc.	10/24/1919	8	79	No	436,697	0.88	8.29
Farmers Bank of Willards	Willards		1/3/1925	9	84	No	395,069	0.96	8.86
First Shore Federal Savings and Loan Association	Salisbury		12/18/1953	8	71	No	308,752	0.69	4.51
First United Bank & Trust	Oakland	First United Corporation	1/2/1900	25	323	No	1,386,191	0.91	9.34
Frederick County Bank	Frederick	Frederick County Bancorp, Inc.	10/18/2001	5	70	No	454,828	0.65	6.37
Glen Burnie Mutual Savings Bank	Glen Burnie		5/5/1896	1	4	No	99,443	0.27	3.61
Harbor Bank of Maryland	Baltimore	Harbor Bankshares Corporation	9/13/1982	7	69	No	295,337	(0.22)	(3.15)
Harford Bank	Aberdeen		5/1/1964	8	73	No	367,926	0.94	8.58
Hebron Savings Bank	Hebron	HSB Bancorp, Inc.	6/11/1910	13	131	No	602,414	0.93	10.02
Homewood Federal Savings Bank	Baltimore		1/1/1916	1	6	No	60,821	0.61	2.15
Howard Bank	Baltimore	Howard Bancorp, Inc.	8/9/2004	20	321	No	2,295,197	0.53	3.71
Jarrettsville Federal Savings and Loan Association	Jarrettsville		12/11/1869	1	13	No	126,824	0.53	3.76
Madison Bank of Maryland	Forest Hill	MB Bancorp, Inc.	5/4/1904	3	24	No	146,753	1.41	8.02
Middletown Valley Bank	Middletown	Community Heritage Financial, Inc.	1/4/1908	7	118	No	473,135	0.47	4.72
North Arundel Savings Bank	Pasadena		1/1/1956	1	9	No	43,510	0.12	0.89
Old Line Bank	Bowie	Old Line Bancshares, Inc.	9/28/1989	37	373	No	3,074,377	1.31	9.65
Peoples Bank	Chestertown	Peoples Bancorp, Inc.	10/1/1910	7	79	No	242,409	0.93	8.64
Presidential Bank, FSB	Bethesda	Presidential Holdings, Inc.	4/15/1985	10	277	No	565,290	0.63	5.52
Provident State Bank, Inc.	Preston	PSB Holding Corporation	3/26/1904	10	99	No	444,369	0.79	8.59
Queenstown Bank of Maryland	Queenstown	Queenstown Bancorp of Maryland, Inc.	7/1/1899	8	94	No	469,509	1.63	12.36
Revere Bank	Rockville		11/20/2007	11	243	No	2,626,721	1.22	11.39
Rosedale Federal Savings and Loan Association	Baltimore		1/1/1908	10	115	No	963,257	0.68	2.74
Sandy Spring Bank	Olney	Sandy Spring Bancorp, Inc.	4/13/1868	56	920	No	8,385,118	1.41	10.80
Severn Savings Bank, FSB	Annapolis	Severn Bancorp, Inc.	1/1/1946	6	162	No	858,410	1.19	9.01
Shore United Bank	Easton	Shore Bancshares, Inc.	6/1/1876	21	256	No	1,484,005	1.14	10.50
Woodsboro Bank	Woodsboro		5/1/1899	7	69	No	258,521	0.49	5.91

Maryland – Total Asset Ranking

Rank	Company Name	City	Total Employees	Number of Offices	Total Deposits (\$000)	Deposits (\$000)/Office	Assets (\$000)/Office	Deposits (\$000)/Employee	Assets (\$000)/Employee	Total Assets (\$000)
1	EagleBank	Bethesda	496	20	7,011,807	350,590	433,296	14,137	17,472	8,665,915
2	Sandy Spring Bank	Olney	920	56	6,413,099	114,520	149,734	6,971	9,114	8,385,118
3	Old Line Bank	Bowie	373	37	2,386,304	64,495	83,091	6,398	8,242	3,074,377
4	Columbia Bank	Columbia	235	32	1,925,155	60,161	82,621	8,192	11,251	2,643,875
5	Revere Bank	Rockville	243	11	2,127,831	193,439	238,793	8,757	10,810	2,626,721
6	Howard Bank	Baltimore	321	20	1,722,398	86,120	114,760	5,366	7,150	2,295,197
7	Community Bank of the Chesapeake	Waldorf	195	12	1,496,638	124,720	146,176	7,675	8,995	1,754,115
8	Shore United Bank	Easton	256	21	1,268,078	60,385	70,667	4,953	5,797	1,484,005
9	First United Bank & Trust	Oakland	323	25	1,126,613	45,065	55,448	3,488	4,292	1,386,191
10	Capital Bank, National Association	Rockville	217	6	1,038,954	173,159	199,633	4,788	5,520	1,197,799
11	Congressional Bank	Bethesda	195	6	922,547	153,758	179,361	4,731	5,519	1,076,167
12	CFG Community Bank	Baltimore	132	3	808,723	269,574	341,629	6,127	7,764	1,024,888
13	Rosedale Federal Savings and Loan Association	Baltimore	115	10	717,663	71,766	96,326	6,241	8,376	963,257
14	Severn Savings Bank, FSB	Annapolis	162	6	688,773	114,796	143,068	4,252	5,299	858,410
15	Bank of Delmarva	Salisbury	159	16	640,137	40,009	48,109	4,026	4,841	769,737
16	Hebron Savings Bank	Hebron	131	13	502,282	38,637	46,340	3,834	4,599	602,414
17	Presidential Bank, FSB	Bethesda	277	10	477,571	47,757	56,529	1,724	2,041	565,290
18	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	108	11	434,544	39,504	47,435	4,024	4,831	521,787
19	Middletown Valley Bank	Middletown	118	7	423,945	60,564	67,591	3,593	4,010	473,135
20	Queenstown Bank of Maryland	Queenstown	94	8	402,658	50,332	58,689	4,284	4,995	469,509
21	Frederick County Bank	Frederick	70	5	385,454	77,091	90,966	5,506	6,498	454,828
22	Provident State Bank, Inc.	Preston	99	10	353,971	35,397	44,437	3,575	4,489	444,369
23	Arundel Federal Savings Bank	Glen Burnie	78	7	364,420	52,060	62,500	4,672	5,609	437,503
24	Farmers and Merchants Bank	Upperco	79	8	373,643	46,705	54,587	4,730	5,528	436,697
25	Farmers Bank of Willards	Willards	84	9	307,735	34,193	43,897	3,664	4,703	395,069
26	Bank of Glen Burnie	Glen Burnie	96	8	320,191	40,024	47,199	3,335	3,933	377,592
27	1880 Bank	Cambridge	46	6	309,922	51,654	61,608	6,737	8,036	369,646
28	Harford Bank	Aberdeen	73	8	301,601	37,700	45,991	4,132	5,040	367,926
29	Bank of Ocean City	Ocean City	65	6	303,629	50,605	57,006	4,671	5,262	342,035
30	Eastern Savings Bank, FSB	Hunt Valley	112	5	204,782	40,956	64,804	1,828	2,893	324,021
31	First Shore Federal Savings and Loan Association	Salisbury	71	8	254,269	31,784	38,594	3,581	4,349	308,752
32	BayVanguard Bank (MHC)	Sparrows Point	55	8	225,427	28,178	37,442	4,099	5,446	299,535
33	Harbor Bank of Maryland	Baltimore	69	7	270,959	38,708	42,191	3,927	4,280	295,337
34	Woodsboro Bank	Woodsboro	69	7	234,591	33,513	36,932	3,400	3,747	258,521
35	Peoples Bank	Chestertown	79	7	209,642	29,949	34,630	2,654	3,068	242,409
36	Chesapeake Bank of Maryland	Baltimore	43	4	175,533	43,883	55,156	4,082	5,131	220,625
37	Cecil Bank	Elkton	46	7	157,227	22,461	27,718	3,418	4,218	194,023
38	Carroll Community Bank	Eldersburg	35	3	151,809	50,603	63,345	4,337	5,430	190,035
39	Madison Bank of Maryland	Forest Hill	24	3	100,037	33,346	48,918	4,168	6,115	146,753
40	Jarrettsville Federal Savings and Loan Association	Jarrettsville	13	1	98,838	98,838	126,824	7,603	9,756	126,824
41	Chesapeake Bank & Trust Company	Chestertown	18	3	76,688	25,563	34,581	4,260	5,763	103,742
42	Glen Burnie Mutual Savings Bank	Glen Burnie	4	1	91,126	91,126	99,443	22,782	24,861	99,443
43	Homewood Federal Savings Bank	Baltimore	6	1	44,523	44,523	60,821	7,421	10,137	60,821
44	North Arundel Savings Bank	Pasadena	9	1	37,745	37,745	43,510	4,194	4,834	43,510

Maryland – Net Interest Margin Ranking

Rank	Company Name	City	Total Assets (\$000)	Yield on Loans (%)	Loan Growth Rate (%)	Cost of Funds (%)	Deposit Growth Rate (%)	Loans/Deposits (%)	Yield on Investment Securities (FTE) (%)	Net Interest Margin (%)
1	Eastern Savings Bank, FSB	Hunt Valley	324,021	8.24	(10.60)	1.01	(6.62)	112.64	NA	6.27
2	Capital Bank, National Association	Rockville	1,197,799	7.26	13.81	1.21	10.50	102.90	2.19	5.66
3	Congressional Bank	Bethesda	1,076,167	7.26	3.67	1.22	9.28	95.62	3.03	5.58
4	CFG Community Bank	Baltimore	1,024,888	6.91	30.52	1.37	29.66	94.92	3.99	5.05
5	Presidential Bank, FSB	Bethesda	565,290	5.60	16.76	0.58	3.96	98.78	2.58	4.49
6	Farmers Bank of Willards	Willards	395,069	5.63	5.04	0.98	1.02	108.27	2.94	4.47
7	Queenstown Bank of Maryland	Queenstown	469,509	5.22	5.57	0.56	(2.35)	98.04	2.61	4.25
8	Bank of Delmarva	Salisbury	769,737	5.38	6.78	0.89	3.47	101.03	2.67	4.24
9	EagleBank	Bethesda	8,665,915	5.60	11.28	0.95	10.52	105.97	2.53	4.12
10	Bank of Ocean City	Ocean City	342,035	5.02	16.94	0.46	(0.38)	85.40	2.47	3.94
11	Harford Bank	Aberdeen	367,926	4.99	0.18	0.50	7.23	93.43	2.25	3.93
12	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	5.00	13.06	0.10	(2.37)	80.94	1.92	3.91
13	Peoples Bank	Chestertown	242,409	4.54	(5.62)	0.26	(1.13)	88.20	1.45	3.90
14	1880 Bank	Cambridge	369,646	4.85	(1.63)	0.37	7.59	80.23	2.55	3.89
15	North Arundel Savings Bank	Pasadena	43,510	5.48	(5.15)	1.20	(1.08)	87.53	2.10	3.88
16	Hebron Savings Bank	Hebron	602,414	4.97	1.60	0.96	2.50	103.82	2.52	3.87
17	Harbor Bank of Maryland	Baltimore	295,337	5.48	(4.63)	1.00	21.38	76.82	2.18	3.84
18	Chesapeake Bank & Trust Company	Chestertown	103,742	5.13	1.73	0.66	4.14	94.12	2.16	3.78
19	Howard Bank	Baltimore	2,295,197	5.00	4.37	0.97	9.83	100.95	3.07	3.77
19	Severn Savings Bank, FSB	Annapolis	858,410	5.30	0.18	1.08	10.34	101.10	2.03	3.77
21	Farmers and Merchants Bank	Upperco	436,697	4.87	(1.20)	0.84	9.34	91.98	3.05	3.76
22	Provident State Bank, Inc.	Preston	444,369	4.95	1.95	0.83	0.55	97.79	2.64	3.74
23	First United Bank & Trust	Oakland	1,386,191	4.86	6.63	0.63	7.83	89.08	2.81	3.73
24	Revere Bank	Rockville	2,626,721	5.36	17.01	1.23	11.49	107.85	2.39	3.69
25	BayVanguard Bank (MHC)	Sparrows Point	299,535	4.66	90.05	0.65	59.43	106.60	1.96	3.67
26	Middletown Valley Bank	Middletown	473,135	5.01	23.10	1.00	22.07	91.71	2.21	3.65
27	Old Line Bank	Bowie	3,074,377	4.82	2.31	0.88	8.08	102.41	2.92	3.64
28	Woodsboro Bank	Woodsboro	258,521	4.56	8.60	0.23	0.97	66.86	2.89	3.61
29	Homewood Federal Savings Bank	Baltimore	60,821	4.83	3.85	0.93	20.98	108.57	2.07	3.60
29	Chesapeake Bank of Maryland	Baltimore	220,625	4.89	2.74	0.94	8.78	82.35	3.04	3.60
31	Shore United Bank	Easton	1,484,005	4.51	7.13	0.54	7.69	97.81	2.16	3.59
32	First Shore Federal Savings and Loan Association	Salisbury	308,752	5.00	1.53	1.16	3.89	98.93	2.35	3.58
33	Sandy Spring Bank	Olney	8,385,118	4.87	4.96	0.91	9.49	102.94	2.74	3.56
34	Frederick County Bank	Frederick	454,828	4.66	8.04	0.65	8.39	91.47	2.74	3.53
35	Columbia Bank	Columbia	2,643,875	4.46	5.50	0.67	2.30	108.83	2.57	3.46
36	Community Bank of the Chesapeake	Waldorf	1,754,115	4.74	7.51	0.95	12.83	92.78	2.72	3.45
37	Bank of Glen Burnie	Glen Burnie	377,592	4.34	0.63	0.60	(6.34)	90.96	2.68	3.31
38	Rosedale Federal Savings and Loan Association	Baltimore	963,257	4.32	3.31	1.02	(1.42)	97.49	2.38	3.04
39	Carroll Community Bank	Eldersburg	190,035	4.48	5.30	1.27	(0.14)	101.99	3.00	3.00
40	Madison Bank of Maryland	Forest Hill	146,753	4.35	(1.73)	1.24	(2.93)	98.52	2.67	2.80
41	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	4.29	1.49	1.23	1.63	92.04	2.37	2.69
42	Arundel Federal Savings Bank	Glen Burnie	437,503	3.83	(1.27)	1.33	(0.87)	92.69	2.42	2.40
43	Cecil Bank	Elkton	194,023	5.55	(4.52)	1.98	11.21	56.08	2.41	1.90
44	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	4.37	6.33	2.81	3.29	85.73	2.53	1.07

Maryland – Noninterest Income Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Income (\$000)	Charges on Deposits/ Avg Assets (%)	Gain on Sale of Loans/ Avg Assets (%)	Net Servicing Fees/ Avg Assets (%)	Net Gains on OREO/ Avg Assets (%)	Total Noninterest Income (\$000)	NonInterest Income/ Avg Assets (%)
1	Presidential Bank, FSB	Bethesda	565,290	3,320	0.01	3.07	0.01	0.00	19,812	3.76
2	Congressional Bank	Bethesda	1,076,167	11,839	0.05	0.68	1.55	0.00	24,460	2.40
3	CFG Community Bank	Baltimore	1,024,888	22,574	0.10	0.00	0.52	0.01	18,482	2.13
4	Capital Bank, National Association	Rockville	1,197,799	13,971	0.04	0.94	0.00	0.00	17,985	1.67
5	Peoples Bank	Chestertown	242,409	2,257	0.31	0.00	0.00	0.00	3,905	1.61
6	First United Bank & Trust	Oakland	1,386,191	12,392	0.16	0.01	0.02	(0.12)	13,675	1.01
7	Columbia Bank	Columbia	2,643,875	29,775	0.21	0.11	0.04	0.01	21,751	0.85
7	Severn Savings Bank, FSB	Annapolis	858,410	10,436	0.25	0.36	0.02	(0.02)	7,393	0.85
9	Howard Bank	Baltimore	2,295,197	11,551	0.12	0.26	0.00	(0.02)	17,103	0.78
10	Sandy Spring Bank	Olney	8,385,118	115,347	0.12	0.11	0.00	(0.01)	61,951	0.76
11	Shore United Bank	Easton	1,484,005	16,635	0.28	0.00	0.00	(0.04)	8,814	0.61
12	Provident State Bank, Inc.	Preston	444,369	3,437	0.23	0.08	0.00	0.00	2,609	0.60
13	1880 Bank	Cambridge	369,646	4,235	0.18	0.00	0.02	0.02	2,102	0.57
14	Woodsboro Bank	Woodsboro	258,521	1,262	0.21	0.04	0.00	0.00	1,401	0.55
15	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	8,293	0.12	0.00	0.00	(0.02)	2,531	0.48
16	Chesapeake Bank & Trust Company	Chestertown	103,742	1,624	0.08	0.00	0.00	0.09	453	0.44
17	Bank of Delmarva	Salisbury	769,737	7,516	0.17	0.00	0.00	(0.04)	3,149	0.42
18	Old Line Bank	Bowie	3,074,377	39,029	0.05	0.09	0.00	0.00	12,355	0.41
19	Hebron Savings Bank	Hebron	602,414	5,544	0.21	0.00	0.00	(0.03)	2,363	0.40
20	Frederick County Bank	Frederick	454,828	2,787	0.09	0.09	0.00	0.00	1,664	0.39
21	Harbor Bank of Maryland	Baltimore	295,337	(645)	0.13	0.00	0.00	0.00	1,054	0.37
22	Harford Bank	Aberdeen	367,926	3,405	0.16	0.00	0.00	0.00	1,274	0.35
23	Farmers and Merchants Bank	Upperco	436,697	3,690	0.08	0.13	0.00	(0.06)	1,429	0.34
24	Bank of Ocean City	Ocean City	342,035	4,950	0.22	0.00	0.00	0.00	1,073	0.31
25	Bank of Glen Burnie	Glen Burnie	377,592	1,446	0.11	0.00	0.00	0.00	1,211	0.30
26	Farmers Bank of Willards	Willards	395,069	3,615	0.09	0.00	0.00	(0.08)	1,089	0.29
26	Queenstown Bank of Maryland	Queenstown	469,509	7,652	0.13	0.00	0.00	0.02	1,354	0.29
28	Middletown Valley Bank	Middletown	473,135	2,086	0.11	0.03	0.00	0.00	1,247	0.28
28	EagleBank	Bethesda	8,665,915	159,564	0.08	0.08	0.00	0.00	23,530	0.28
30	Community Bank of the Chesapeake	Waldorf	1,754,115	18,614	0.08	0.00	0.00	0.00	4,194	0.25
30	Carroll Community Bank	Eldersburg	190,035	198	0.04	0.08	0.00	0.00	483	0.25
32	Chesapeake Bank of Maryland	Baltimore	220,625	639	0.06	0.05	0.01	0.00	481	0.23
33	First Shore Federal Savings and Loan Association	Salisbury	308,752	2,109	0.04	0.00	0.00	0.00	636	0.21
34	Madison Bank of Maryland	Forest Hill	146,753	2,075	0.01	0.00	0.00	0.00	289	0.20
35	Eastern Savings Bank, FSB	Hunt Valley	324,021	3,792	0.01	0.00	0.00	0.12	590	0.18
35	BayVanguard Bank (MHC)	Sparrows Point	299,535	1,496	0.06	0.00	0.00	(0.01)	426	0.18
37	Cecil Bank	Elkton	194,023	(3,491)	0.11	0.00	0.00	(0.24)	316	0.16
38	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	654	0.01	0.00	0.00	0.06	142	0.12
39	Revere Bank	Rockville	2,626,721	29,633	0.03	0.00	0.00	0.01	2,497	0.10
40	Arundel Federal Savings Bank	Glen Burnie	437,503	1,016	0.01	0.00	0.00	0.00	354	0.08
41	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	268	0.00	0.00	0.00	0.00	44	0.04
42	North Arundel Savings Bank	Pasadena	43,510	51	0.01	0.00	0.00	0.00	5	0.01
42	Rosedale Federal Savings and Loan Association	Baltimore	963,257	6,479	0.01	0.00	0.00	(0.05)	128	0.01
44	Homewood Federal Savings Bank	Baltimore	60,821	343	0.01	0.00	0.04	(0.11)	(35)	(0.06)

Maryland – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	73.96	4	1	0.49	0.03	0.26	0.78
2	EagleBank	Bethesda	8,665,915	36.71	496	20	0.89	0.18	0.50	1.57
3	Old Line Bank	Bowie	3,074,377	49.29	373	37	0.96	0.29	0.59	1.85
4	Revere Bank	Rockville	2,626,721	50.41	243	11	1.23	0.18	0.47	1.87
5	Community Bank of the Chesapeake	Waldorf	1,754,115	54.68	195	12	1.11	0.25	0.55	1.91
6	Bank of Ocean City	Ocean City	342,035	49.05	65	6	1.10	0.27	0.57	1.93
7	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	73.59	13	1	1.15	0.17	0.72	2.04
8	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	49.26	108	11	1.21	0.25	0.58	2.04
9	Rosedale Federal Savings and Loan Association	Baltimore	963,257	69.96	115	10	1.08	0.20	0.77	2.05
10	Sandy Spring Bank	Olney	8,385,118	51.09	920	56	1.22	0.34	0.52	2.08
11	Arundel Federal Savings Bank	Glen Burnie	437,503	85.83	78	7	1.35	0.23	0.53	2.11
12	Queenstown Bank of Maryland	Queenstown	469,509	49.16	94	8	1.37	0.22	0.57	2.16
13	Shore United Bank	Easton	1,484,005	58.64	256	21	1.07	0.21	1.11	2.38
14	Chesapeake Bank & Trust Company	Chestertown	103,742	60.37	18	3	1.43	0.14	0.84	2.42
15	Columbia Bank	Columbia	2,643,875	59.84	235	32	0.61	0.30	1.51	2.42
16	Homewood Federal Savings Bank	Baltimore	60,821	72.79	6	1	1.14	0.13	1.22	2.49
17	Hebron Savings Bank	Hebron	602,414	61.53	131	13	1.53	0.36	0.63	2.52
18	Madison Bank of Maryland	Forest Hill	146,753	91.31	24	3	1.51	0.34	0.69	2.54
19	1880 Bank	Cambridge	369,646	61.21	46	6	1.15	0.31	1.09	2.54
20	First Shore Federal Savings and Loan Association	Salisbury	308,752	72.36	71	8	1.65	0.32	0.61	2.58
21	BayVanguard Bank (MHC)	Sparrows Point	299,535	74.04	55	8	1.43	0.29	0.92	2.63
22	Farmers and Merchants Bank	Upperco	436,697	68.63	79	8	1.57	0.25	0.92	2.73
23	Bank of Delmarva	Salisbury	769,737	62.55	159	16	1.50	0.47	0.80	2.77
24	Harford Bank	Aberdeen	367,926	68.48	73	8	1.67	0.26	0.90	2.83
25	Frederick County Bank	Frederick	454,828	76.24	70	5	1.69	0.44	0.73	2.86
26	Farmers Bank of Willards	Willards	395,069	63.45	84	9	1.53	0.26	1.08	2.86
27	Chesapeake Bank of Maryland	Baltimore	220,625	80.92	43	4	1.77	0.22	0.89	2.88
28	Bank of Glen Burnie	Glen Burnie	377,592	81.54	96	8	1.67	0.16	1.07	2.90
29	Carroll Community Bank	Eldersburg	190,035	95.85	35	3	1.55	0.36	1.04	2.94
30	Provident State Bank, Inc.	Preston	444,369	70.64	99	10	1.55	0.42	0.98	2.95
31	Middletown Valley Bank	Middletown	473,135	78.28	118	7	1.67	0.50	0.80	2.96
32	Howard Bank	Baltimore	2,295,197	72.61	321	20	1.47	0.60	0.90	2.96
33	Severn Savings Bank, FSB	Annapolis	858,410	66.06	162	6	2.05	0.11	0.82	2.98
34	First United Bank & Trust	Oakland	1,386,191	72.07	323	25	1.78	0.46	0.93	3.17
35	Woodsboro Bank	Woodsboro	258,521	83.27	69	7	1.91	0.47	0.93	3.31
36	North Arundel Savings Bank	Pasadena	43,510	91.87	9	1	2.05	0.32	0.97	3.34
37	Cecil Bank	Elkton	194,023	203.62	46	7	1.58	0.41	1.60	3.59
38	Harbor Bank of Maryland	Baltimore	295,337	102.31	69	7	2.05	0.54	1.43	4.02
39	Peoples Bank	Chestertown	242,409	76.64	79	7	2.53	0.43	1.06	4.02
40	CFG Community Bank	Baltimore	1,024,888	60.28	132	3	2.60	0.26	1.36	4.22
41	Eastern Savings Bank, FSB	Hunt Valley	324,021	80.73	112	5	3.52	0.56	0.80	4.88
42	Capital Bank, National Association	Rockville	1,197,799	73.65	217	6	2.55	0.39	2.41	5.35
43	Congressional Bank	Bethesda	1,076,167	73.97	195	6	3.32	0.59	1.68	5.59
44	Presidential Bank, FSB	Bethesda	565,290	86.20	277	10	4.49	0.76	1.72	6.96

Maryland – Asset Quality Ranking

Rank	Company Name	City	Total Assets (\$000)	Gross Loans (\$000)	Loan Loss Reserves/ Gross Loans (%)	Adj 30-89PD/ Gross Loans (%)	Adj 90+PD/ Gross Loans (%)	Adj NPLs + Adj OREO/ Gross Loans (%)	Net Chargeoffs/ Avg Loans (%)	Asset Quality Composite (%)
1	Bank of Ocean City	Ocean City	342,035	259,288	0.80	0.22	0.00	0.05	(0.08)	0.20
2	Revere Bank	Rockville	2,626,721	2,294,945	0.92	0.34	0.00	0.20	0.00	0.54
3	Middletown Valley Bank	Middletown	473,135	388,788	0.98	0.09	0.00	0.54	0.02	0.65
4	Farmers and Merchants Bank	Upperco	436,697	344,200	0.74	0.09	0.00	0.63	0.16	0.88
5	Old Line Bank	Bowie	3,074,377	2,443,770	0.32	0.43	0.11	0.34	0.01	0.89
6	EagleBank	Bethesda	8,665,915	7,455,706	0.97	0.30	0.00	0.52	0.09	0.91
7	Frederick County Bank	Frederick	454,828	352,587	0.99	0.10	0.00	1.08	(0.02)	1.16
8	Provident State Bank, Inc.	Preston	444,369	346,159	0.94	0.18	0.00	0.86	0.14	1.18
9	Sandy Spring Bank	Olney	8,385,118	6,601,752	0.82	0.48	0.02	0.71	0.02	1.23
10	Capital Bank, National Association	Rockville	1,197,799	1,069,107	1.09	0.63	0.00	0.65	0.03	1.31
11	CFG Community Bank	Baltimore	1,024,888	767,600	2.15	0.04	0.00	1.53	(0.07)	1.51
12	Presidential Bank, FSB	Bethesda	565,290	471,749	1.07	0.16	0.00	1.40	0.15	1.71
13	First Shore Federal Savings and Loan Association	Salisbury	308,752	251,541	0.96	0.44	0.00	1.24	0.11	1.79
14	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	351,733	0.20	0.10	0.05	1.58	0.07	1.80
15	Woodsboro Bank	Woodsboro	258,521	156,855	1.36	0.39	0.00	1.53	(0.02)	1.90
16	Howard Bank	Baltimore	2,295,197	1,738,701	0.52	0.20	0.11	1.38	0.23	1.92
17	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	90,967	1.07	1.21	0.00	0.77	0.03	2.01
18	Chesapeake Bank of Maryland	Baltimore	220,625	144,732	0.89	0.48	0.00	1.26	0.28	2.02
19	Community Bank of the Chesapeake	Waldorf	1,754,115	1,388,608	0.79	0.20	0.00	1.86	0.09	2.15
20	Bank of Glen Burnie	Glen Burnie	377,592	291,238	0.84	0.18	0.01	1.86	0.18	2.23
21	Madison Bank of Maryland	Forest Hill	146,753	98,553	1.32	0.00	0.00	2.85	(0.56)	2.29
22	Shore United Bank	Easton	1,484,005	1,240,295	0.83	0.73	0.04	1.57	0.07	2.41
23	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	78,123	0.47	1.31	0.06	1.04	0.00	2.41
24	Peoples Bank	Chestertown	242,409	184,897	1.84	0.05	0.00	2.38	(0.02)	2.41
25	Columbia Bank	Columbia	2,643,875	2,095,174	1.09	0.86	0.08	1.39	0.11	2.44
26	Harford Bank	Aberdeen	367,926	281,788	1.10	0.51	0.00	1.96	0.01	2.48
27	Severn Savings Bank, FSB	Annapolis	858,410	696,332	1.16	0.08	0.06	2.40	(0.02)	2.51
28	Chesapeake Bank & Trust Company	Chestertown	103,742	72,199	1.37	1.65	0.00	0.97	(0.01)	2.61
29	First United Bank & Trust	Oakland	1,386,191	1,003,616	1.19	0.39	0.02	2.21	(0.01)	2.61
30	Homewood Federal Savings Bank	Baltimore	60,821	48,338	0.82	0.12	0.00	2.24	0.29	2.65
31	1880 Bank	Cambridge	369,646	248,652	0.76	0.68	0.00	2.22	0.00	2.89
32	Bank of Delmarva	Salisbury	769,737	646,714	1.09	0.61	0.02	2.33	0.20	3.16
33	Arundel Federal Savings Bank	Glen Burnie	437,503	338,023	0.42	0.49	0.19	2.47	0.04	3.18
34	Congressional Bank	Bethesda	1,076,167	882,098	0.90	0.02	0.00	3.23	0.11	3.37
35	Farmers Bank of Willards	Willards	395,069	333,176	0.91	0.35	0.07	2.55	0.53	3.51
36	Queenstown Bank of Maryland	Queenstown	469,509	394,764	1.48	0.79	0.46	2.33	(0.03)	3.56
37	BayVanguard Bank (MHC)	Sparrows Point	299,535	240,300	0.69	1.02	0.00	2.97	0.14	4.13
38	Carroll Community Bank	Eldersburg	190,035	154,831	0.76	0.98	0.00	3.44	0.05	4.47
39	North Arundel Savings Bank	Pasadena	43,510	33,229	0.66	0.01	0.00	4.39	0.15	4.55
40	Hebron Savings Bank	Hebron	602,414	521,459	1.66	0.84	0.00	3.95	0.31	5.10
41	Harbor Bank of Maryland	Baltimore	295,337	208,377	1.01	0.97	0.34	3.83	0.09	5.23
42	Rosedale Federal Savings and Loan Association	Baltimore	963,257	699,631	0.76	0.14	0.00	6.18	(0.06)	6.26
43	Eastern Savings Bank, FSB	Hunt Valley	324,021	230,662	1.25	1.27	0.84	11.80	0.09	14.00
44	Cecil Bank	Elkton	194,023	88,413	0.90	0.36	0.00	26.42	(0.11)	26.67

Maryland – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM Net Income (\$000)/Employee	2018Q2 LTM Net Income (\$000)	2017Q2 LTM Net Income (\$000)	ROAA (%)	ROAE (%)
1	Capital Bank, National Association	Rockville	1,197,799	13,971	217	64	9,029	10,570	1.30	14.65
2	Bank of Ocean City	Ocean City	342,035	4,950	65	76	3,763	2,718	1.44	13.94
3	EagleBank	Bethesda	8,665,915	159,564	496	322	127,463	111,545	1.90	12.80
4	Queenstown Bank of Maryland	Queenstown	469,509	7,652	94	81	6,027	5,295	1.63	12.36
5	Chesapeake Bank & Trust Company	Chestertown	103,742	1,624	18	90	1,357	1,638	1.19	11.96
6	Revere Bank	Rockville	2,626,721	29,633	243	122	21,293	13,604	1.22	11.39
7	CFG Community Bank	Baltimore	1,024,888	22,574	132	171	20,774	18,416	1.95	11.18
8	Sandy Spring Bank	Olney	8,385,118	115,347	920	125	70,425	56,019	1.41	10.80
9	Shore United Bank	Easton	1,484,005	16,635	256	65	13,201	11,727	1.14	10.50
10	Bank of Delmarva	Salisbury	769,737	7,516	159	47	3,622	4,240	1.01	10.48
11	Hebron Savings Bank	Hebron	602,414	5,544	131	42	3,930	4,025	0.93	10.02
12	Community Bank of the Chesapeake	Waldorf	1,754,115	18,614	195	95	9,606	11,595	1.12	10.01
13	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	8,293	108	77	6,279	5,279	1.57	9.98
14	Old Line Bank	Bowie	3,074,377	39,029	373	105	25,978	18,588	1.31	9.65
15	First United Bank & Trust	Oakland	1,386,191	12,392	323	38	7,081	8,889	0.91	9.34
16	Severn Savings Bank, FSB	Annapolis	858,410	10,436	162	64	5,737	4,209	1.19	9.01
17	Farmers Bank of Willards	Willards	395,069	3,615	84	43	3,394	2,889	0.96	8.86
18	Congressional Bank	Bethesda	1,076,167	11,839	195	61	12,740	11,933	1.16	8.67
19	Peoples Bank	Chestertown	242,409	2,257	79	29	1,836	1,465	0.93	8.64
20	Columbia Bank	Columbia	2,643,875	29,775	235	127	24,264	22,229	1.16	8.63
21	Provident State Bank, Inc.	Preston	444,369	3,437	99	35	2,897	1,966	0.79	8.59
22	Harford Bank	Aberdeen	367,926	3,405	73	47	2,423	2,041	0.94	8.58
23	Farmers and Merchants Bank	Upperco	436,697	3,690	79	47	2,822	3,480	0.88	8.29
24	1880 Bank	Cambridge	369,646	4,235	46	92	3,922	4,756	1.15	8.15
25	Madison Bank of Maryland	Forest Hill	146,753	2,075	24	86	607	(1,445)	1.41	8.02
26	Frederick County Bank	Frederick	454,828	2,787	70	40	2,872	1,727	0.65	6.37
27	Woodsboro Bank	Woodsboro	258,521	1,262	69	18	586	608	0.49	5.91
28	Presidential Bank, FSB	Bethesda	565,290	3,320	277	12	1,857	4,495	0.63	5.52
29	Middletown Valley Bank	Middletown	473,135	2,086	118	18	1,517	1,537	0.47	4.72
30	First Shore Federal Savings and Loan Association	Salisbury	308,752	2,109	71	30	1,929	1,461	0.69	4.51
31	Bank of Glen Burnie	Glen Burnie	377,592	1,446	96	15	1,080	1,236	0.36	4.27
32	BayVanguard Bank (MHC)	Sparrows Point	299,535	1,496	55	27	110	666	0.65	4.06
33	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	654	13	50	585	604	0.53	3.76
34	Howard Bank	Baltimore	2,295,197	11,551	321	36	(3,761)	6,882	0.53	3.71
35	Eastern Savings Bank, FSB	Hunt Valley	324,021	3,792	112	34	6,357	6,721	0.88	3.68
36	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	268	4	67	251	98	0.27	3.61
37	Rosedale Federal Savings and Loan Association	Baltimore	963,257	6,479	115	56	4,291	5,997	0.68	2.74
38	Homewood Federal Savings Bank	Baltimore	60,821	343	6	57	303	280	0.61	2.15
39	Chesapeake Bank of Maryland	Baltimore	220,625	639	43	15	209	371	0.30	1.69
40	Arundel Federal Savings Bank	Glen Burnie	437,503	1,016	78	13	998	1,176	0.23	1.57
41	Carroll Community Bank	Eldersburg	190,035	198	35	6	321	325	0.10	1.16
42	North Arundel Savings Bank	Pasadena	43,510	51	9	6	163	280	0.12	0.89
43	Harbor Bank of Maryland	Baltimore	295,337	(645)	69	(9)	(174)	(6,579)	(0.22)	(3.15)
44	Cecil Bank	Elkton	194,023	(3,491)	46	(76)	(13,119)	(1,247)	(1.71)	(28.38)

Maryland - Overall Ranking

Rank	Company Name	City	Total Assets (\$000)	Net Interest Margin Rank	Noninterest Income Rank	Total Overhead Rank	Asset Quality Rank	ROAE Rank	Overall Rank
1	Bank of Ocean City	Ocean City	342,035	10	24	6	1	2	8.6
2	EagleBank	Bethesda	8,665,915	9	28	2	6	3	9.6
3	Capital Bank, National Association	Rockville	1,197,799	2	4	42	10	1	11.8
4	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	521,787	12	15	8	14	13	12.4
5	CFG Community Bank	Baltimore	1,024,888	4	3	40	11	7	13.0
6	Old Line Bank	Bowie	3,074,377	27	18	3	5	14	13.4
7	Sandy Spring Bank	Olney	8,385,118	33	10	10	9	8	14.0
8	Revere Bank	Rockville	2,626,721	24	39	4	2	6	15.0
9	Chesapeake Bank & Trust Company	Chestertown	103,742	18	16	14	28	5	16.2
10	Queenstown Bank of Maryland	Queenstown	469,509	7	26	12	36	4	17.0
11	Shore United Bank	Easton	1,484,005	31	11	13	22	9	17.2
12	Presidential Bank, FSB	Bethesda	565,290	5	1	44	12	28	18.0
12	Bank of Delmarva	Salisbury	769,737	8	17	23	32	10	18.0
14	Provident State Bank, Inc.	Preston	444,369	22	12	30	8	21	18.6
14	Farmers and Merchants Bank	Upperco	436,697	21	23	22	4	23	18.6
16	Congressional Bank	Bethesda	1,076,167	3	2	43	34	18	20.0
16	Peoples Bank	Chestertown	242,409	13	5	39	24	19	20.0
18	1880 Bank	Cambridge	369,646	14	13	19	31	24	20.2
19	Columbia Bank	Columbia	2,643,875	35	7	15	25	20	20.4
19	Severn Savings Bank, FSB	Annapolis	858,410	19	7	33	27	16	20.4
19	Community Bank of the Chesapeake	Waldorf	1,754,115	36	30	5	19	12	20.4
22	Hebron Savings Bank	Hebron	602,414	16	19	17	40	11	20.6
23	Harford Bank	Aberdeen	367,926	11	22	24	26	22	21.0
24	First United Bank & Trust	Oakland	1,386,191	23	6	34	29	15	21.4
25	Farmers Bank of Willards	Willards	395,069	6	26	26	35	17	22.0
25	Howard Bank	Baltimore	2,295,197	19	9	32	16	34	22.0
27	Frederick County Bank	Frederick	454,828	34	20	25	7	26	22.4
28	Middletown Valley Bank	Middletown	473,135	26	28	31	3	29	23.4
29	Woodsboro Bank	Woodsboro	258,521	28	14	35	15	27	23.8
30	First Shore Federal Savings and Loan Association	Salisbury	308,752	32	33	20	13	30	25.6
31	Jarrettsville Federal Savings and Loan Association	Jarrettsville	126,824	41	38	7	17	33	27.2
32	Madison Bank of Maryland	Forest Hill	146,753	40	34	18	21	25	27.6
33	Bank of Glen Burnie	Glen Burnie	377,592	37	25	28	20	31	28.2
34	Glen Burnie Mutual Savings Bank	Glen Burnie	99,443	44	41	1	23	36	29.0
34	Chesapeake Bank of Maryland	Baltimore	220,625	29	32	27	18	39	29.0
36	BayVanguard Bank (MHC)	Sparrows Point	299,535	25	35	21	37	32	30.0
37	Eastern Savings Bank, FSB	Hunt Valley	324,021	1	35	41	43	35	31.0
38	Homewood Federal Savings Bank	Baltimore	60,821	29	44	16	30	38	31.4
39	Harbor Bank of Maryland	Baltimore	295,337	17	21	38	41	43	32.0
40	Arundel Federal Savings Bank	Glen Burnie	437,503	42	40	11	33	40	33.2
41	Rosedale Federal Savings and Loan Association	Baltimore	963,257	38	42	9	42	37	33.6
42	North Arundel Savings Bank	Pasadena	43,510	15	42	36	39	42	34.8
43	Carroll Community Bank	Eldersburg	190,035	39	30	29	38	41	35.4
44	Cecil Bank	Elkton	194,023	43	37	37	44	44	41.0



BANKS STREET PARTNERS

A Performance Trust Company

**3290 Northside Parkway NW, Suite 800
Atlanta, GA 30327**

(404) 848-1571

**500 East Morehead Street, Suite 250
Charlotte, NC 28202**

(704) 228-0556