

# Rank The Banks

*Maryland - 2018 Q3*

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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 - 2017Q3 LTM Net Income - 2016Q3 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
  - ▶ None

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending September 30, 2018 (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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws

# 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	48	No	354,182	1.19	8.34
Arundel Federal Savings Bank	Glen Burnie		1/1/1906	7	76	No	433,943	0.23	1.59
Bank of Delmarva	Salisbury	Delmar Bancorp	5/4/1897	16	157	No	737,783	0.69	7.58
Bank of Glen Burnie	Glen Burnie	Glen Burnie Bancorp	8/17/1949	8	99	No	410,648	0.28	3.34
Bank of Ocean City	Ocean City		1/1/1916	6	59	No	365,537	1.23	12.23
Bay Vanguard Bank (MHC)	Sparrows Point	Bay-Vanguard, M.H.C.	9/1/1873	4	37	No	162,190	0.06	0.50
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	Calvin B. Taylor Bankshares, Inc.	1/1/1890	11	104	No	558,671	1.32	8.53
Capital Bank, National Association	Rockville	Capital Bancorp, Inc.	12/14/1999	5	198	No	1,064,612	0.89	10.27
Carroll Community Bank	Sykesville	Carroll Bancorp, Inc.	1/1/1870	3	36	No	196,789	0.16	1.77
Cecil Bank	Elkton	Cecil Bancorp, Inc.	10/7/1959	7	47	No	212,532	(6.15)	(100.59)
CFG Community Bank	Baltimore	Capital Funding Bancorp, Inc.	1/1/1927	3	124	Yes	786,167	2.02	11.96
Chesapeake Bank & Trust Company	Chestertown	Chesapeake Bancorp	12/15/1986	3	18	Yes	109,255	0.96	10.15
Chesapeake Bank of Maryland	Baltimore	CBM Bancorp, Inc.	1/1/1913	4	43	No	217,488	0.24	1.83
Columbia Bank	Columbia	Fulton Financial Corporation	5/12/1988	32	229	No	2,486,188	1.09	8.11
Community Bank of the Chesapeake	Waldorf	Community Financial Corporation	1/1/1950	14	190	No	1,673,180	0.70	6.58
Congressional Bank	Bethesda	Congressional Bancshares, Inc.	10/17/2003	6	265	No	1,020,796	1.40	11.10
EagleBank	Bethesda	Eagle Bancorp, Inc.	7/20/1998	20	478	No	8,050,333	1.75	12.10
Eastern Savings Bank, FSB	Hunt Valley		5/29/1905	5	114	Yes	327,125	1.41	6.26
Farmers and Merchants Bank	Upperco	Farmers and Merchants Bancshares, Inc.	10/24/1919	8	79	No	412,141	0.76	7.45
Farmers Bank of Willards	Willards		1/3/1925	9	82	No	379,368	0.90	8.29
First Shore Federal Savings and Loan Association	Salisbury		12/18/1953	8	72	No	299,607	0.62	4.10
First United Bank & Trust	Oakland	First United Corporation	1/2/1900	24	324	No	1,327,903	0.59	6.11
Frederick County Bank	Frederick	Frederick County Bancorp, Inc.	10/18/2001	5	74	No	422,715	0.66	6.49
Glen Burnie Mutual Savings Bank	Glen Burnie		5/5/1896	1	4	No	96,835	0.29	3.79
Hamilton Bank	Towson	Hamilton Bancorp, Inc.	1/1/1915	7	73	No	498,706	(1.00)	(10.57)
Harbor Bank of Maryland	Baltimore	Harbor Bankshares Corporation	9/13/1982	7	72	No	284,055	(0.15)	(2.05)
Harford Bank	Aberdeen		5/1/1964	8	76	No	359,216	0.75	7.03
Hebron Savings Bank	Hebron	HSB Bancorp, Inc.	6/11/1910	13	130	No	590,912	0.72	8.11
Homewood Federal Savings Bank	Baltimore		1/1/1916	1	6	No	55,580	0.50	1.76
Howard Bank	Baltimore	Howard Bancorp, Inc.	8/9/2004	21	337	No	2,153,442	(0.09)	(0.79)
Jarrettsville Federal Savings and Loan Association	Jarrettsville		12/11/1869	1	13	No	121,623	0.54	3.98
Kopernik Bank	Baltimore		4/4/1924	4	20	No	150,350	2.54	11.65
Madison Bank of Maryland	Forest Hill	MB Bancorp, Inc.	5/4/1904	3	26	No	150,196	0.72	4.42
Maryland Financial Bank	Towson		10/25/2004	1	7	No	42,331	(2.76)	(42.82)
Middletown Valley Bank	Middletown		1/4/1908	6	105	No	428,842	0.39	3.51
North Arundel Savings Bank	Pasadena		1/1/1956	1	9	No	43,114	0.32	2.50
Old Line Bank	Bowie	Old Line Bancshares, Inc.	9/28/1989	38	355	No	2,929,957	1.22	10.20
Peoples Bank	Chestertown	Peoples Bancorp, Inc.	10/1/1910	7	70	No	242,361	0.80	7.92
Presidential Bank, FSB	Bethesda	Presidential Holdings, Inc.	4/15/1985	10	278	No	516,400	0.31	2.84
Provident State Bank, Inc.	Preston	PSB Holding Corporation	3/26/1904	8	89	No	437,804	0.75	8.40
Queenstown Bank of Maryland	Queenstown	Queenstown Bancorp of Maryland, Inc.	7/1/1899	8	94	No	470,925	1.39	11.01
Revere Bank	Rockville		11/20/2007	11	229	No	2,317,700	1.06	11.48
Rosedale Federal Savings and Loan Association	Baltimore		1/1/1908	10	117	No	942,299	0.54	2.30
Sandy Spring Bank	Olney	Sandy Spring Bancorp, Inc.	4/13/1868	56	910	No	8,019,187	1.17	10.08
Seyern Savings Bank, FSB	Annapolis	Seyern Bancorp, Inc.	1/1/1946	5	166	No	885,696	0.80	5.83
Shore United Bank	Easton	Shore Bancshares, Inc.	6/1/1876	21	257	No	1,456,728	1.02	9.59
Woodsboro Bank	Woodsboro		5/1/1899	7	64	No	252,025	0.32	3.91

# 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	478	20	6,446,833	322,342	402,517	13,487	16,842	8,050,333
2	Sandy Spring Bank	Olney	910	56	5,921,746	105,745	143,200	6,507	8,812	8,019,187
3	Old Line Bank	Bowie	355	38	2,242,499	59,013	77,104	6,317	8,253	2,929,957
4	Columbia Bank	Columbia	229	32	1,864,367	58,261	77,693	8,141	10,857	2,486,188
5	Revere Bank	Rockville	229	11	1,950,385	177,308	210,700	8,517	10,121	2,317,700
6	Howard Bank	Baltimore	337	21	1,627,429	77,497	102,545	4,829	6,390	2,153,442
7	Community Bank of the Chesapeake	Waldorf	190	14	1,454,919	103,923	119,513	7,657	8,806	1,673,180
8	Shore United Bank	Easton	257	21	1,184,223	56,392	69,368	4,608	5,668	1,456,728
9	First United Bank & Trust	Oakland	324	24	1,026,427	42,768	55,329	3,168	4,098	1,327,903
10	Capital Bank, National Association	Rockville	198	5	912,176	182,435	212,922	4,607	5,377	1,064,612
11	Congressional Bank	Bethesda	265	6	867,848	144,641	170,133	3,275	3,852	1,020,796
12	Rosedale Federal Savings and Loan Association	Baltimore	117	10	706,496	70,650	94,230	6,038	8,054	942,299
13	Severn Savings Bank, FSB	Annapolis	166	5	697,183	139,437	177,139	4,200	5,336	885,696
14	CFG Community Bank	Baltimore	124	3	645,360	215,120	262,056	5,205	6,340	786,167
15	Bank of Delmarva	Salisbury	157	16	622,369	38,898	46,111	3,964	4,699	737,783
16	Hebron Savings Bank	Hebron	130	13	486,157	37,397	45,455	3,740	4,545	590,912
17	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	104	11	475,024	43,184	50,788	4,568	5,372	558,671
18	Presidential Bank, FSB	Bethesda	278	10	443,185	44,319	51,640	1,594	1,858	516,400
19	Hamilton Bank	Towson	73	7	390,221	55,746	71,244	5,345	6,832	498,706
20	Queenstown Bank of Maryland	Queenstown	94	8	407,269	50,909	58,866	4,333	5,010	470,925
21	Provident State Bank, Inc.	Preston	89	8	357,256	44,657	54,726	4,014	4,919	437,804
22	Arundel Federal Savings Bank	Glen Burnie	76	7	362,784	51,826	61,992	4,773	5,710	433,943
23	Middletown Valley Bank	Middletown	105	6	375,412	62,569	71,474	3,575	4,084	428,842
24	Frederick County Bank	Frederick	74	5	358,191	71,638	84,543	4,840	5,712	422,715
25	Farmers and Merchants Bank	Upperco	79	8	350,960	43,870	51,518	4,443	5,217	412,141
26	Bank of Glen Burnie	Glen Burnie	99	8	336,978	42,122	51,331	3,404	4,148	410,648
27	Farmers Bank of Willards	Willards	82	9	308,179	34,242	42,152	3,758	4,626	379,368
28	Bank of Ocean City	Ocean City	59	6	329,212	54,869	60,923	5,580	6,196	365,537
29	Harford Bank	Aberdeen	76	8	288,216	36,027	44,902	3,792	4,727	359,216
30	1880 Bank	Cambridge	48	6	297,481	49,580	59,030	6,198	7,379	354,182
31	Eastern Savings Bank, FSB	Hunt Valley	114	5	216,499	43,300	65,425	1,899	2,870	327,125
32	First Shore Federal Savings and Loan Association	Salisbury	72	8	247,219	30,902	37,451	3,434	4,161	299,607
33	Harbor Bank of Maryland	Baltimore	72	7	221,546	31,649	40,579	3,077	3,945	284,055
34	Woodsboro Bank	Woodsboro	64	7	231,048	33,007	36,004	3,610	3,938	252,025
35	Peoples Bank	Chestertown	70	7	213,091	30,442	34,623	3,044	3,462	242,361
36	Chesapeake Bank of Maryland	Baltimore	43	4	173,712	43,428	54,372	4,040	5,058	217,488
37	Cecil Bank	Elkton	47	7	145,280	20,754	30,362	3,091	4,522	212,532
38	Carroll Community Bank	Sykesville	36	3	156,243	52,081	65,596	4,340	5,466	196,789
39	BayVanguard Bank (MHC)	Sparrows Point	37	4	135,897	33,974	40,548	3,673	4,384	162,190
40	Kopermik Bank	Baltimore	20	4	104,571	26,143	37,588	5,229	7,518	150,350
41	Madison Bank of Maryland	Forest Hill	26	3	103,797	34,599	50,065	3,992	5,777	150,196
42	Jarrettsville Federal Savings and Loan Association	Jarrettsville	13	1	94,031	94,031	121,623	7,233	9,356	121,623
43	Chesapeake Bank & Trust Company	Chestertown	18	3	73,967	24,656	36,418	4,109	6,070	109,255
44	Glen Burnie Mutual Savings Bank	Glen Burnie	4	1	89,351	89,351	96,835	22,338	24,209	96,835
45	Homewood Federal Savings Bank	Baltimore	6	1	36,574	36,574	55,580	6,096	9,263	55,580
46	North Arundel Savings Bank	Pasadena	9	1	37,357	37,357	43,114	4,151	4,790	43,114
47	Maryland Financial Bank	Towson	7	1	37,789	37,789	42,331	5,398	6,047	42,331

# 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	327,125	8.08	3.07	0.81	(4.41)	117.24	NM	6.40
2	Capital Bank, National Association	Rockville	1,064,612	6.93	8.25	0.96	4.01	105.97	2.05	5.54
3	Congressional Bank	Bethesda	1,020,796	6.70	9.20	0.82	15.28	92.51	3.03	5.27
4	CFG Community Bank	Baltimore	786,167	6.41	11.38	0.98	24.23	94.83	3.72	4.89
5	Farmers Bank of Willards	Willards	379,368	5.52	3.83	0.85	9.46	104.27	2.67	4.45
6	EagleBank	Bethesda	8,050,333	5.40	12.50	0.81	7.56	106.46	2.30	4.26
7	Presidential Bank, FSB	Bethesda	516,400	5.36	10.68	0.34	(8.59)	94.50	2.62	4.18
8	North Arundel Savings Bank	Pasadena	43,114	5.52	(10.47)	1.07	(4.35)	92.18	1.80	4.10
9	Queenstown Bank of Maryland	Queenstown	470,925	5.14	(2.19)	0.51	(3.73)	91.74	2.40	4.07
10	Harbor Bank of Maryland	Baltimore	284,055	5.30	11.52	0.74	(1.98)	100.36	2.08	4.03
11	Bank of Delmarva	Salisbury	737,783	4.99	38.52	0.70	37.93	100.03	2.40	3.99
12	BayVanguard Bank (MHC)	Sparrows Point	162,190	5.05	(2.63)	0.55	(2.15)	91.03	1.70	3.92
13	Farmers and Merchants Bank	Upperco	412,141	4.75	6.42	0.61	11.39	98.06	2.89	3.88
13	Harford Bank	Aberdeen	359,216	4.96	4.96	0.53	3.78	99.62	1.85	3.88
15	1880 Bank	Cambridge	354,182	4.75	4.70	0.31	8.46	85.01	2.18	3.86
16	Peoples Bank	Chestertown	242,361	4.54	7.73	0.22	(1.99)	93.13	1.42	3.83
17	Howard Bank	Baltimore	2,153,442	4.76	74.91	0.69	85.42	101.56	2.47	3.80
18	Hebron Savings Bank	Hebron	590,912	4.79	2.78	0.84	0.89	106.51	2.39	3.79
19	Old Line Bank	Bowie	2,929,957	4.68	43.30	0.72	35.12	107.04	2.71	3.77
19	Shore United Bank	Easton	1,456,728	4.44	12.76	0.30	(1.97)	99.77	2.07	3.77
21	Revere Bank	Rockville	2,317,700	5.10	13.91	1.06	10.90	102.42	2.10	3.75
22	Provident State Bank, Inc.	Preston	437,804	4.78	6.93	0.72	13.17	97.45	2.47	3.72
23	Chesapeake Bank of Maryland	Baltimore	217,488	4.75	1.49	0.57	12.41	83.40	2.47	3.70
24	Severn Savings Bank, FSB	Annapolis	885,696	4.99	6.56	1.00	16.90	100.05	1.97	3.68
25	Frederick County Bank	Frederick	422,715	4.65	4.05	0.57	7.35	92.02	2.64	3.66
26	First United Bank & Trust	Oakland	1,327,903	4.63	8.33	0.53	(1.61)	93.92	2.72	3.64
27	Homewood Federal Savings Bank	Baltimore	55,580	4.70	12.84	1.01	(5.66)	134.42	1.84	3.62
28	Bank of Ocean City	Ocean City	365,537	4.94	12.07	0.37	8.07	67.21	1.68	3.59
28	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	4.98	12.05	0.08	5.67	67.16	1.51	3.59
28	Middletown Valley Bank	Middletown	428,842	4.67	35.18	0.64	28.37	91.67	2.06	3.59
31	Kopermik Bank	Baltimore	150,350	5.12	26.98	0.72	72.93	107.72	1.65	3.58
32	First Shore Federal Savings and Loan Association	Salisbury	299,607	4.85	1.54	1.00	(0.81)	100.36	2.32	3.57
33	Sandy Spring Bank	Olney	8,019,187	4.59	52.83	0.81	49.38	108.42	2.71	3.54
34	Community Bank of the Chesapeake	Waldorf	1,673,180	4.55	14.15	0.81	32.14	89.95	2.35	3.50
35	Woodsboro Bank	Woodsboro	252,025	4.37	5.83	0.27	10.68	64.04	2.73	3.42
36	Chesapeake Bank & Trust Company	Chestertown	109,255	5.01	1.90	0.51	(0.87)	96.38	1.09	3.41
36	Columbia Bank	Columbia	2,486,188	4.16	6.46	0.54	(2.29)	105.88	2.37	3.41
38	Bank of Glen Burnie	Glen Burnie	410,648	4.31	8.66	0.54	0.79	87.54	2.64	3.25
39	Carroll Community Bank	Sykesville	196,789	4.51	14.51	0.97	7.06	97.47	2.91	3.21
40	Rosedale Federal Savings and Loan Association	Baltimore	942,299	4.32	20.20	0.77	15.57	97.07	2.44	3.14
41	Hamilton Bank	Towson	498,706	4.51	2.11	0.96	(1.82)	96.24	2.11	3.01
42	Madison Bank of Maryland	Forest Hill	150,196	4.36	13.14	1.00	2.85	97.79	2.66	2.97
43	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	4.32	1.17	1.08	(3.13)	94.17	2.17	2.73
44	Arundel Federal Savings Bank	Glen Burnie	433,943	3.81	4.94	1.00	(3.11)	93.59	2.23	2.57
45	Cecil Bank	Elkton	212,532	5.77	7.76	1.52	5.66	62.57	2.35	2.15
46	Maryland Financial Bank	Towson	42,331	4.41	(69.76)	1.68	(21.95)	34.72	2.26	1.81
47	Glen Burnie Mutual Savings Bank	Glen Burnie	96,835	4.42	6.32	2.71	3.23	84.75	2.57	1.10



# 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	516,400	1,684	0.01	3.06	0.00	(0.03)	19,155	3.57
2	Congressional Bank	Bethesda	1,020,796	13,489	0.06	1.98	1.08	0.00	32,187	3.33
3	CFG Community Bank	Baltimore	786,167	20,755	0.09	0.00	1.10	0.00	22,700	3.05
4	Kopernik Bank	Baltimore	150,350	4,127	0.01	0.00	0.00	0.01	4,515	2.78
5	Capital Bank, National Association	Rockville	1,064,612	9,135	0.05	0.88	0.00	0.00	15,740	1.54
6	Peoples Bank	Chestertown	242,361	1,954	0.30	0.00	0.00	0.06	3,127	1.28
7	First United Bank & Trust	Oakland	1,327,903	7,708	0.18	0.01	0.02	(0.01)	14,879	1.14
8	Eastern Savings Bank, FSB	Hunt Valley	327,125	6,357	0.01	0.00	0.00	0.87	3,470	1.06
9	Howard Bank	Baltimore	2,153,442	(1,800)	0.10	0.46	0.00	(0.02)	18,546	0.97
10	Columbia Bank	Columbia	2,486,188	26,963	0.22	0.10	0.04	0.01	20,657	0.84
11	Sandy Spring Bank	Olney	8,019,187	84,928	0.13	0.09	0.00	0.00	58,310	0.80
12	Provident State Bank, Inc.	Preston	437,804	3,191	0.26	0.15	0.00	0.05	3,191	0.75
13	Severn Savings Bank, FSB	Annapolis	885,696	6,458	0.17	0.29	0.02	0.00	5,761	0.72
14	Chesapeake Bank & Trust Company	Chestertown	109,255	1,390	0.08	0.00	0.00	0.20	661	0.63
14	Shore United Bank	Easton	1,456,728	14,271	0.28	0.00	0.00	0.00	8,899	0.63
16	Woodsboro Bank	Woodsboro	252,025	808	0.21	0.03	0.00	0.00	1,372	0.55
17	Harbor Bank of Maryland	Baltimore	284,055	(411)	0.13	0.00	0.00	0.00	1,425	0.52
18	1880 Bank	Cambridge	354,182	4,124	0.21	0.00	0.01	(0.05)	1,615	0.46
18	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	6,868	0.13	0.00	0.00	(0.01)	2,397	0.46
20	Hamilton Bank	Towson	498,706	(5,151)	0.06	0.01	0.00	0.00	2,312	0.45
21	Bank of Delmarva	Salisbury	737,783	4,701	0.20	0.00	0.00	(0.03)	2,755	0.40
21	Farmers Bank of Willards	Willards	379,368	3,246	0.09	0.00	0.00	(0.11)	1,455	0.40
23	Bank of Glen Burnie	Glen Burnie	410,648	1,118	0.12	0.00	0.00	0.00	1,542	0.39
24	Chesapeake Bank of Maryland	Baltimore	217,488	440	0.07	0.12	0.01	0.00	681	0.37
25	Harford Bank	Aberdeen	359,216	2,644	0.17	0.00	0.00	0.01	1,270	0.36
25	Old Line Bank	Bowie	2,929,957	30,181	0.06	0.07	0.00	0.00	9,002	0.36
27	EagleBank	Bethesda	8,050,333	135,291	0.09	0.11	0.00	0.00	26,621	0.34
27	Hebron Savings Bank	Hebron	590,912	4,249	0.22	0.00	0.00	(0.06)	2,011	0.34
29	Frederick County Bank	Frederick	422,715	2,712	0.10	0.05	0.00	0.00	1,281	0.31
30	Middletown Valley Bank	Middletown	428,842	1,477	0.10	0.04	0.00	0.00	1,141	0.30
31	Bank of Ocean City	Ocean City	365,537	4,076	0.21	0.00	0.00	0.00	962	0.29
32	BayVanguard Bank (MHC)	Sparrows Point	162,190	103	0.07	0.00	0.00	0.03	447	0.27
32	Farmers and Merchants Bank	Upperco	412,141	3,111	0.09	0.09	0.00	(0.05)	1,104	0.27
34	Community Bank of the Chesapeake	Waldorf	1,673,180	10,777	0.08	0.00	0.00	0.00	4,019	0.26
34	Queenstown Bank of Maryland	Queenstown	470,925	6,563	0.13	0.00	0.00	0.02	1,221	0.26
36	Madison Bank of Maryland	Forest Hill	150,196	1,057	0.01	0.00	0.00	0.00	333	0.23
37	First Shore Federal Savings and Loan Association	Salisbury	299,607	1,855	0.04	0.00	0.00	0.00	609	0.20
38	Carroll Community Bank	Sykesville	196,789	297	0.02	0.05	0.00	0.00	347	0.19
39	Revere Bank	Rockville	2,317,700	23,177	0.01	0.00	0.00	0.00	2,139	0.10
40	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	671	0.01	0.00	0.00	0.05	115	0.09
41	Arundel Federal Savings Bank	Glen Burnie	433,943	1,012	0.02	0.00	0.00	0.01	347	0.08
42	Glen Burnie Mutual Savings Bank	Glen Burnie	96,835	274	0.00	0.00	0.00	0.00	54	0.06
43	Homewood Federal Savings Bank	Baltimore	55,580	276	0.00	0.00	0.05	(0.04)	12	0.02
43	Rosedale Federal Savings and Loan Association	Baltimore	942,299	5,256	0.00	0.00	0.00	(0.05)	157	0.02
45	North Arundel Savings Bank	Pasadena	43,114	140	0.01	0.00	0.00	0.00	3	0.01
46	Maryland Financial Bank	Towson	42,331	(1,668)	0.01	(0.11)	0.00	(0.04)	(61)	(0.10)
47	Cecil Bank	Elkton	212,532	(13,029)	0.11	(1.59)	0.00	(2.07)	(6,894)	(3.25)

# 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	96,835	73.07	4	1	0.46	0.02	0.30	0.78
2	EagleBank	Bethesda	8,050,333	35.29	478	20	0.89	0.20	0.49	1.58
3	Bank of Ocean City	Ocean City	365,537	51.57	59	6	1.04	0.27	0.56	1.87
4	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	68.92	13	1	1.09	0.16	0.67	1.92
5	Revere Bank	Rockville	2,317,700	52.19	229	11	1.28	0.19	0.49	1.96
6	Rosedale Federal Savings and Loan Association	Baltimore	942,299	66.74	117	10	1.02	0.16	0.85	2.03
7	Queenstown Bank of Maryland	Queenstown	470,925	48.09	94	8	1.25	0.22	0.56	2.03
8	Old Line Bank	Bowie	2,929,957	53.34	355	38	1.07	0.31	0.67	2.05
9	Arundel Federal Savings Bank	Glen Burnie	433,943	78.98	76	7	1.30	0.24	0.52	2.07
10	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	55.84	104	11	1.21	0.27	0.66	2.14
11	Community Bank of the Chesapeake	Waldorf	1,673,180	63.03	190	14	1.19	0.26	0.79	2.24
12	Hebron Savings Bank	Hebron	590,912	58.68	130	13	1.38	0.35	0.59	2.32
13	Sandy Spring Bank	Olney	8,019,187	56.41	910	56	1.26	0.34	0.72	2.32
14	Chesapeake Bank & Trust Company	Chestertown	109,255	63.04	18	3	1.41	0.15	0.86	2.42
15	Columbia Bank	Columbia	2,486,188	61.01	229	32	0.62	0.31	1.49	2.43
16	Hamilton Bank	Towson	498,706	74.26	73	7	1.37	0.30	0.78	2.44
17	Shore United Bank	Easton	1,456,728	58.01	257	21	1.14	0.21	1.12	2.47
18	1880 Bank	Cambridge	354,182	64.40	48	6	1.17	0.34	1.07	2.58
19	First Shore Federal Savings and Loan Association	Salisbury	299,607	73.13	72	8	1.66	0.32	0.62	2.60
20	Kopernik Bank	Baltimore	150,350	42.82	20	4	1.66	0.21	0.74	2.60
21	Homewood Federal Savings Bank	Baltimore	55,580	75.05	6	1	1.14	0.13	1.34	2.61
22	Madison Bank of Maryland	Forest Hill	150,196	87.72	26	3	1.55	0.34	0.73	2.62
23	Harford Bank	Aberdeen	359,216	68.21	76	8	1.63	0.28	0.87	2.78
24	Farmers and Merchants Bank	Upperco	412,141	69.38	79	8	1.58	0.25	0.95	2.78
25	Provident State Bank, Inc.	Preston	437,804	65.25	89	8	1.59	0.34	0.86	2.79
26	Bank of Glen Burnie	Glen Burnie	410,648	79.45	99	8	1.66	0.38	0.78	2.83
27	Carroll Community Bank	Sykesville	196,789	87.31	36	3	1.53	0.35	0.95	2.83
28	Frederick County Bank	Frederick	422,715	74.55	74	5	1.66	0.42	0.75	2.83
29	Middletown Valley Bank	Middletown	428,842	76.04	105	6	1.61	0.43	0.81	2.85
30	Bank of Delmarva	Salisbury	737,783	68.28	157	16	1.51	0.42	0.95	2.88
31	Severn Savings Bank, FSB	Annapolis	885,696	66.90	166	5	2.08	0.10	0.71	2.88
32	Farmers Bank of Willards	Willards	379,368	62.81	82	9	1.59	0.25	1.06	2.90
33	Chesapeake Bank of Maryland	Baltimore	217,488	80.05	43	4	1.71	0.25	1.12	3.09
34	BayVanguard Bank (MHC)	Sparrows Point	162,190	80.89	37	4	1.56	0.41	1.15	3.12
35	First United Bank & Trust	Oakland	1,327,903	71.62	324	24	1.82	0.42	0.95	3.20
36	Woodsboro Bank	Woodsboro	252,025	86.38	64	7	1.89	0.46	0.92	3.27
37	North Arundel Savings Bank	Pasadena	43,114	87.01	9	1	2.12	0.30	0.88	3.30
38	Peoples Bank	Chestertown	242,361	74.51	70	7	2.21	0.37	1.04	3.62
39	Howard Bank	Baltimore	2,153,442	95.08	337	21	1.67	0.37	1.81	3.85
40	Maryland Financial Bank	Towson	42,331	229.90	7	1	1.72	0.20	2.00	3.92
41	Harbor Bank of Maryland	Baltimore	284,055	95.37	72	7	2.05	0.54	1.47	4.06
42	CFG Community Bank	Baltimore	786,167	55.97	124	3	3.10	0.32	0.91	4.34
43	Cecil Bank	Elkton	212,532	NA	47	7	2.11	0.42	2.18	4.70
44	Eastern Savings Bank, FSB	Hunt Valley	327,125	67.98	114	5	3.39	0.53	0.83	4.75
45	Capital Bank, National Association	Rockville	1,064,612	75.66	198	5	2.40	0.38	2.52	5.31
46	Congressional Bank	Bethesda	1,020,796	72.66	265	6	3.57	0.57	1.85	5.99
47	Presidential Bank, FSB	Bethesda	516,400	90.23	278	10	4.51	0.73	1.60	6.85

# 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	Revere Bank	Rockville	2,317,700	1,997,511	0.88	0.06	0.00	0.14	0.02	0.22
2	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	88,549	1.13	0.19	0.00	0.77	0.00	0.96
3	EagleBank	Bethesda	8,050,333	6,889,157	0.99	0.58	0.00	0.30	0.08	0.96
4	Provident State Bank, Inc.	Preston	437,804	348,154	0.93	0.12	0.00	0.70	0.24	1.06
5	Old Line Bank	Bowie	2,929,957	2,400,390	0.29	0.60	0.10	0.35	0.01	1.07
6	Columbia Bank	Columbia	2,486,188	1,973,924	1.03	0.38	0.13	0.65	0.06	1.21
7	Middletown Valley Bank	Middletown	428,842	344,144	0.99	0.00	0.02	1.16	0.03	1.21
8	Glen Burnie Mutual Savings Bank	Glen Burnie	96,835	75,729	0.48	0.44	0.07	0.70	0.00	1.21
9	Farmers and Merchants Bank	Upperco	412,141	344,713	0.78	0.00	0.01	1.17	0.04	1.23
10	Sandy Spring Bank	Olney	8,019,187	6,420,541	0.79	0.49	0.03	0.70	0.01	1.23
11	Capital Bank, National Association	Rockville	1,064,612	966,608	1.12	0.77	0.01	0.46	0.13	1.36
12	Frederick County Bank	Frederick	422,715	329,621	1.01	0.57	0.00	0.69	0.15	1.41
13	Bank of Ocean City	Ocean City	365,537	221,250	0.81	1.36	0.00	0.10	0.00	1.46
14	Bank of Glen Burnie	Glen Burnie	410,648	294,981	0.83	0.36	0.01	0.80	0.31	1.49
15	Shore United Bank	Easton	1,456,728	1,181,527	0.87	0.49	0.00	1.22	0.06	1.76
16	Congressional Bank	Bethesda	1,020,796	802,823	0.77	0.16	0.00	1.45	0.21	1.83
17	Chesapeake Bank of Maryland	Baltimore	217,488	145,051	0.82	0.60	0.00	1.34	0.05	1.99
18	Woodsboro Bank	Woodsboro	252,205	147,963	1.43	0.19	0.00	1.88	(0.02)	2.05
19	Chesapeake Bank & Trust Company	Chestertown	109,255	71,294	1.39	0.40	0.00	1.63	0.04	2.07
20	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	319,041	0.24	0.33	0.00	1.88	0.02	2.22
21	First Shore Federal Savings and Loan Association	Salisbury	299,607	248,097	1.01	0.77	0.00	1.43	0.03	2.23
22	Madison Bank of Maryland	Forest Hill	150,196	101,504	1.35	0.00	0.05	2.91	(0.71)	2.26
23	First United Bank & Trust	Oakland	1,327,903	964,060	1.07	0.30	0.05	1.73	0.25	2.33
24	Presidential Bank, FSB	Bethesda	516,400	418,822	1.13	0.24	0.00	1.94	0.22	2.40
25	Harford Bank	Aberdeen	359,216	287,130	1.08	0.14	0.01	2.32	(0.04)	2.44
26	Severn Savings Bank, FSB	Annapolis	885,696	697,511	1.15	0.28	0.00	2.42	(0.06)	2.65
27	Community Bank of the Chesapeake	Waldorf	1,673,180	1,308,757	0.82	0.07	0.00	2.62	0.05	2.74
28	Peoples Bank	Chestertown	242,361	198,459	1.72	0.17	0.00	2.60	0.02	2.79
29	Howard Bank	Baltimore	2,153,442	1,652,737	0.44	0.74	0.02	1.90	0.18	2.84
30	Queenstown Bank of Maryland	Queenstown	470,925	373,630	1.56	0.22	0.26	2.47	0.08	3.02
31	Carroll Community Bank	Sykesville	196,789	152,285	0.80	0.31	0.00	2.84	(0.01)	3.14
32	1880 Bank	Cambridge	354,182	252,879	0.74	0.36	0.49	2.40	0.06	3.31
33	Hamilton Bank	Towson	498,706	375,530	0.81	0.74	0.09	2.23	0.27	3.33
34	CFG Community Bank	Baltimore	786,167	611,964	2.46	0.40	0.00	2.98	0.03	3.42
35	North Arundel Savings Bank	Pasadena	43,114	34,646	0.65	0.58	0.00	2.98	0.01	3.57
36	Arundel Federal Savings Bank	Glen Burnie	433,943	339,872	0.42	0.93	0.16	2.58	0.01	3.68
37	Homewood Federal Savings Bank	Baltimore	55,580	49,162	0.77	1.06	0.00	2.47	0.24	3.77
38	Kopermik Bank	Baltimore	150,350	112,647	0.13	0.31	0.00	3.92	(0.05)	4.18
39	Maryland Financial Bank	Towson	42,331	13,122	2.70	0.00	0.00	4.37	0.11	4.48
40	BayVanguard Bank (MHC)	Sparrows Point	162,190	123,713	1.43	0.56	0.00	3.70	0.29	4.55
41	Farmers Bank of Willards	Willards	379,368	321,346	0.98	0.51	0.33	3.19	0.78	4.81
42	Bank of Delmarva	Salisbury	737,783	622,527	1.16	1.28	0.07	3.99	0.07	5.41
43	Hebron Savings Bank	Hebron	590,912	517,803	1.60	0.77	0.00	5.27	0.24	6.28
44	Rosedale Federal Savings and Loan Association	Baltimore	942,299	685,796	0.78	0.32	0.00	6.42	0.08	6.82
45	Harbor Bank of Maryland	Baltimore	284,055	222,643	0.96	5.83	0.00	3.29	0.27	9.40
46	Eastern Savings Bank, FSB	Hunt Valley	327,125	253,819	1.24	1.38	1.33	11.90	0.17	14.78
47	Cecil Bank	Elkton	212,532	91,178	0.83	0.14	0.00	28.40	0.33	28.87

# Maryland – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM	2017Q3 LTM	2016Q3 LTM	ROAA (%)	ROAE (%)
						Net Income (\$000)/Employee	Net Income (\$000)	Net Income (\$000)		
1	Bank of Ocean City	Ocean City	365,537	4,076	59	69	2,908	2,597	1.23	12.23
2	EagleBank	Bethesda	8,050,333	135,291	478	283	117,596	98,341	1.75	12.10
3	CFG Community Bank	Baltimore	786,167	20,755	124	167	19,856	10,507	2.02	11.96
4	Kopermik Bank	Baltimore	150,350	4,127	20	206	1,034	750	2.54	11.65
5	Revere Bank	Rockville	2,317,700	23,177	229	101	16,117	7,814	1.06	11.48
6	Congressional Bank	Bethesda	1,020,796	13,489	265	51	12,150	8,506	1.40	11.10
7	Queenstown Bank of Maryland	Queenstown	470,925	6,563	94	70	5,457	5,263	1.39	11.01
8	Capital Bank, National Association	Rockville	1,064,612	9,135	198	46	11,000	8,929	0.89	10.27
9	Old Line Bank	Bowie	2,929,957	30,181	355	85	19,481	12,076	1.22	10.20
10	Chesapeake Bank & Trust Company	Chestertown	109,255	1,390	18	77	1,654	1,388	0.96	10.15
11	Sandy Spring Bank	Olney	8,019,187	84,928	910	93	57,737	47,445	1.17	10.08
12	Shore United Bank	Easton	1,456,728	14,271	257	56	10,575	7,654	1.02	9.59
13	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	6,868	104	66	5,416	4,837	1.32	8.53
14	Provident State Bank, Inc.	Preston	437,804	3,191	89	36	2,268	814	0.75	8.40
15	1880 Bank	Cambridge	354,182	4,124	48	86	4,137	8,540	1.19	8.34
16	Farmers Bank of Willards	Willards	379,368	3,246	82	40	2,933	2,773	0.90	8.29
17	Columbia Bank	Columbia	2,486,188	26,963	229	118	21,599	19,959	1.09	8.11
17	Hebron Savings Bank	Hebron	590,912	4,249	130	33	4,051	3,515	0.72	8.11
19	Peoples Bank	Chestertown	242,361	1,954	70	28	1,534	1,347	0.80	7.92
20	Bank of Delmarva	Salisbury	737,783	4,701	157	30	4,217	3,982	0.69	7.58
21	Farmers and Merchants Bank	Upperco	412,141	3,111	79	39	3,176	3,974	0.76	7.45
22	Harford Bank	Aberdeen	359,216	2,644	76	35	2,194	1,786	0.75	7.03
23	Community Bank of the Chesapeake	Waldorf	1,673,180	10,777	190	57	12,596	9,233	0.70	6.58
24	Frederick County Bank	Frederick	422,715	2,712	74	37	2,008	2,103	0.66	6.49
25	Eastern Savings Bank, FSB	Hunt Valley	327,125	6,357	114	56	6,415	5,642	1.41	6.26
26	First United Bank & Trust	Oakland	1,327,903	7,708	324	24	8,621	14,029	0.59	6.11
27	Severn Savings Bank, FSB	Annapolis	885,696	6,458	166	39	4,575	16,219	0.80	5.83
28	Madison Bank of Maryland	Forest Hill	150,196	1,057	26	41	(1,067)	(659)	0.72	4.42
29	First Shore Federal Savings and Loan Association	Salisbury	299,607	1,855	72	26	1,541	1,592	0.62	4.10
30	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	671	13	52	661	70	0.54	3.98
31	Woodsboro Bank	Woodsboro	252,025	808	64	13	585	642	0.32	3.91
32	Glen Burnie Mutual Savings Bank	Glen Burnie	96,835	274	4	69	123	156	0.29	3.79
33	Middletown Valley Bank	Middletown	428,842	1,477	105	14	1,625	515	0.39	3.51
34	Bank of Glen Burnie	Glen Burnie	410,648	1,118	99	11	1,525	1,215	0.28	3.34
35	Presidential Bank, FSB	Bethesda	516,400	1,684	278	6	3,391	6,282	0.31	2.84
36	North Arundel Savings Bank	Pasadena	43,114	140	9	16	322	92	0.32	2.50
37	Rosedale Federal Savings and Loan Association	Baltimore	942,299	5,256	117	45	5,368	8,084	0.54	2.30
38	Chesapeake Bank of Maryland	Baltimore	217,488	440	43	10	294	499	0.24	1.83
39	Carroll Community Bank	Sykesville	196,789	297	36	8	439	218	0.16	1.77
40	Homewood Federal Savings Bank	Baltimore	55,580	276	6	46	325	250	0.50	1.76
41	Arundel Federal Savings Bank	Glen Burnie	433,943	1,012	76	13	1,284	1,560	0.23	1.59
42	BayVanguard Bank (MHC)	Sparrows Point	162,190	103	37	3	676	(121)	0.06	0.50
43	Howard Bank	Baltimore	2,153,442	(1,800)	337	(5)	6,802	5,297	(0.09)	(0.79)
44	Harbor Bank of Maryland	Baltimore	284,055	(411)	72	(6)	(6,168)	(839)	(0.15)	(2.05)
45	Hamilton Bank	Towson	498,706	(5,151)	73	(71)	(86)	663	(1.00)	(10.57)
46	Maryland Financial Bank	Towson	42,331	(1,668)	7	(238)	(512)	(885)	(2.76)	(42.82)
47	Cecil Bank	Elkton	212,532	(13,029)	47	(277)	(2,430)	(1,609)	(6.15)	(100.59)

# 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	EagleBank	Bethesda	8,050,333	6	27	2	3	2	8.0
2	Old Line Bank	Bowie	2,929,957	19	25	8	5	9	13.2
3	Capital Bank, National Association	Rockville	1,064,612	2	5	45	11	8	14.2
3	Revere Bank	Rockville	2,317,700	21	39	5	1	5	14.2
5	Congressional Bank	Bethesda	1,020,796	3	2	46	16	6	14.6
6	Bank of Ocean City	Ocean City	365,537	28	31	3	13	1	15.2
7	Provident State Bank, Inc.	Preston	437,804	22	12	25	4	14	15.4
7	Shore United Bank	Easton	1,456,728	19	14	17	15	12	15.4
9	Sandy Spring Bank	Olney	8,019,187	33	11	13	10	11	15.6
10	Columbia Bank	Columbia	2,486,188	36	10	15	6	17	16.8
11	CFG Community Bank	Baltimore	786,167	4	3	42	34	3	17.2
12	Queenstown Bank of Maryland	Queenstown	470,925	9	34	7	30	7	17.4
13	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	558,671	28	18	10	20	13	17.8
14	Chesapeake Bank & Trust Company	Chestertown	109,255	36	14	14	19	10	18.6
15	Kopernik Bank	Baltimore	150,350	31	4	20	38	4	19.4
16	1880 Bank	Cambridge	354,182	15	18	18	32	15	19.6
17	Farmers and Merchants Bank	Upperco	412,141	13	32	24	9	21	19.8
18	Peoples Bank	Chestertown	242,361	16	6	38	28	19	21.4
19	Harford Bank	Aberdeen	359,216	13	25	23	25	22	21.6
20	Presidential Bank, FSB	Bethesda	516,400	7	1	47	24	35	22.8
21	Farmers Bank of Willards	Willards	379,368	5	21	32	41	16	23.0
22	First United Bank & Trust	Oakland	1,327,903	26	7	35	23	26	23.4
22	Hebron Savings Bank	Hebron	590,912	18	27	12	43	17	23.4
24	Frederick County Bank	Frederick	422,715	25	29	28	12	24	23.6
25	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,623	43	40	4	2	30	23.8
26	Severn Savings Bank, FSB	Annapolis	885,696	24	13	31	26	27	24.2
27	Bank of Delmarva	Salisbury	737,783	11	21	30	42	20	24.8
27	Eastern Savings Bank, FSB	Hunt Valley	327,125	1	8	44	46	25	24.8
29	Middletown Valley Bank	Middletown	428,842	28	30	29	7	33	25.4
30	Community Bank of the Chesapeake	Waldorf	1,673,180	34	34	11	27	23	25.8
31	Glen Burnie Mutual Savings Bank	Glen Burnie	96,835	47	42	1	8	32	26.0
32	Bank of Glen Burnie	Glen Burnie	410,648	38	23	26	14	34	27.0
32	Chesapeake Bank of Maryland	Baltimore	217,488	23	24	33	17	38	27.0
34	Woodsboro Bank	Woodsboro	252,025	35	16	36	18	31	27.2
35	Howard Bank	Baltimore	2,153,442	17	9	39	29	43	27.4
36	First Shore Federal Savings and Loan Association	Salisbury	299,607	32	37	19	21	29	27.6
37	Madison Bank of Maryland	Forest Hill	150,196	42	36	22	22	28	30.0
38	Hamilton Bank	Towson	498,706	41	20	16	33	45	31.0
39	Harbor Bank of Maryland	Baltimore	284,055	10	17	41	45	44	31.4
40	BayVanguard Bank (MHC)	Sparrows Point	162,190	12	32	34	40	42	32.0
41	North Arundel Savings Bank	Pasadena	43,114	8	45	37	35	36	32.2
42	Homewood Federal Savings Bank	Baltimore	55,580	27	43	21	37	40	33.6
43	Rosedale Federal Savings and Loan Association	Baltimore	942,299	40	43	6	44	37	34.0
44	Arundel Federal Savings Bank	Glen Burnie	433,943	44	41	9	36	41	34.2
45	Carroll Community Bank	Sykesville	196,789	39	38	27	31	39	34.8
46	Maryland Financial Bank	Towson	42,331	46	46	40	39	46	43.4
47	Cecil Bank	Elkton	212,532	45	47	43	47	47	45.8



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