

# Rank The Banks

*Maryland - 2018 Q4*

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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 - 2017Q4 LTM Net Income - 2016Q4 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
  - ▶ Maryland Financial Bank

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending December 31, 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 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	48	No	377,395	1.13	7.97
Arundel Federal Savings Bank	Glen Burnie		1/1/1906	7	76	No	435,001	0.31	2.11
Bank of Delmarva	Salisbury	Delmar Bancorp	5/4/1897	16	161	No	738,997	0.83	9.06
Bank of Glen Burnie	Glen Burnie	Glen Burnie Bancorp	8/17/1949	8	98	No	413,113	0.42	5.11
Bank of Ocean City	Ocean City		1/1/1916	6	63	No	336,401	1.31	13.02
BayVanguard Bank (MHC)	Sparrows Point	Bay-Vanguard, M.H.C.	9/1/1873	4	37	No	160,203	0.41	3.22
Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	Calvin B. Taylor Bankshares, Inc.	1/1/1890	11	106	No	529,698	1.42	9.19
Capital Bank, National Association	Rockville	Capital Bancorp, Inc.	12/14/1999	5	204	No	1,074,501	1.28	14.63
Carroll Community Bank	Sykesville	Carroll Bancorp, Inc.	1/1/1870	3	35	No	196,131	0.22	2.51
Cecil Bank	Elkton	Cecil Bancorp, Inc.	10/7/1959	7	46	No	195,363	(1.69)	(26.47)
CFG Community Bank	Baltimore	Capital Funding Bancorp, Inc.	1/1/1927	3	125	Yes	832,274	2.40	13.98
Chesapeake Bank & Trust Company	Chestertown	Chesapeake Bancorp	12/15/1986	3	18	Yes	107,962	0.89	9.29
Chesapeake Bank of Maryland	Baltimore	CBM Bancorp, Inc.	1/1/1913	4	43	No	215,609	0.46	3.14
Columbia Bank	Columbia	Fulton Financial Corporation	5/12/1988	32	235	No	2,534,290	1.16	8.51
Community Bank of the Chesapeake	Waldorf	Community Financial Corporation	1/1/1950	14	189	No	1,687,468	0.93	8.53
Congressional Bank	Bethesda	Congressional Bancshares, Inc.	10/17/2003	6	233	No	949,755	1.63	12.47
EagleBank	Bethesda	Eagle Bancorp, Inc.	7/20/1998	20	470	No	8,380,685	2.02	13.88
Eastern Savings Bank, FSB	Hunt Valley		5/29/1905	5	113	Yes	323,768	1.34	5.87
Farmers and Merchants Bank	Upperco	Farmers and Merchants Bancshares, Inc.	10/24/1919	8	78	No	417,944	0.87	8.50
Farmers Bank of Willards	Willards		1/3/1925	9	83	No	375,707	0.92	8.48
First Shore Federal Savings and Loan Association	Salisbury		12/18/1953	8	70	No	302,439	0.71	4.66
First United Bank & Trust	Oakland	First United Corporation	1/2/1900	24	331	No	1,365,051	0.94	9.84
Frederick County Bank	Frederick	Frederick County Bancorp, Inc.	10/18/2001	5	70	No	418,132	0.81	8.04
Glen Burnie Mutual Savings Bank	Glen Burnie		5/5/1896	1	4	No	97,512	0.24	3.17
Hamilton Bank	Towson	Hamilton Bancorp, Inc.	1/1/1915	7	71	No	494,811	(0.57)	(6.02)
Harbor Bank of Maryland	Baltimore	Harbor Bankshares Corporation	9/13/1982	7	76	No	282,599	0.15	2.16
Harford Bank	Aberdeen		5/1/1964	8	75	No	364,571	0.90	8.35
Hebron Savings Bank	Hebron	HSB Bancorp, Inc.	6/11/1910	13	133	No	594,309	0.91	10.11
Homewood Federal Savings Bank	Baltimore		1/1/1916	1	6	No	55,147	0.51	1.77
Howard Bank	Baltimore	Howard Bancorp, Inc.	8/9/2004	21	331	No	2,266,082	(0.15)	(1.21)
Jarrettsville Federal Savings and Loan Association	Jarrettsville		12/11/1869	1	12	No	121,641	0.64	4.60
Kopernik Bank	Baltimore		4/4/1924	4	18	No	144,938	1.31	5.35
Madison Bank of Maryland	Forest Hill	MB Bancorp, Inc.	5/4/1904	3	25	No	149,992	1.62	9.79
Middletown Valley Bank	Middletown	Community Heritage Financial, Inc.	1/0/1900	NA	110	No	435,574	0.53	4.74
North Arundel Savings Bank	Pasadena		1/1/1956	1	9	No	42,619	0.31	2.39
Old Line Bank	Bowie	Old Line Bancshares, Inc.	9/28/1989	38	367	No	2,949,749	1.29	10.30
Peoples Bank	Chestertown	Peoples Bancorp, Inc.	10/1/1910	7	69	No	246,541	0.87	8.45
Presidential Bank, FSB	Bethesda	Presidential Holdings, Inc.	4/15/1985	10	277	No	532,730	0.50	4.45
Provident State Bank, Inc.	Preston	PSB Holding Corporation	3/26/1904	8	89	No	426,918	0.86	9.63
Queenstown Bank of Maryland	Queenstown	Queenstown Bancorp of Maryland, Inc.	7/1/1899	8	95	No	464,984	1.53	12.03
Revere Bank	Rockville		11/20/2007	11	226	No	2,455,211	1.22	12.54
Rosedale Federal Savings and Loan Association	Baltimore		1/1/1908	10	119	No	953,855	0.70	2.90
Sandy Spring Bank	Olney	Sandy Spring Bancorp, Inc.	4/13/1868	56	910	No	8,229,665	1.29	10.59
Severn Savings Bank, FSB	Annapolis	Severn Bancorp, Inc.	1/1/1946	5	159	No	970,655	1.14	8.31
Shore United Bank	Easton	Shore Bancshares, Inc.	6/1/1876	21	262	No	1,477,669	1.15	10.87
Woodsboro Bank	Woodsboro		5/1/1899	7	63	No	251,406	0.46	5.68

# 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	470	20	7,048,933	352,447	419,034	14,998	17,831	8,380,685
2	Sandy Spring Bank	Olney	910	56	5,938,023	106,036	146,958	6,525	9,044	8,229,665
3	Old Line Bank	Bowie	367	38	2,298,912	60,498	77,625	6,264	8,037	2,949,749
4	Columbia Bank	Columbia	235	32	1,899,403	59,356	79,197	8,083	10,784	2,534,290
5	Revere Bank	Rockville	226	11	2,088,967	189,906	223,201	9,243	10,864	2,455,211
6	Howard Bank	Baltimore	331	21	1,692,453	80,593	107,909	5,113	6,846	2,266,082
7	Community Bank of the Chesapeake	Waldorf	189	14	1,433,875	102,420	120,533	7,587	8,928	1,687,468
8	Shore United Bank	Easton	262	21	1,238,882	58,994	70,365	4,729	5,640	1,477,669
9	First United Bank & Trust	Oakland	331	24	1,069,783	44,574	56,877	3,232	4,124	1,365,051
10	Capital Bank, National Association	Rockville	204	5	959,277	191,855	214,900	4,702	5,267	1,074,501
11	Severn Savings Bank, FSB	Annapolis	159	5	782,988	156,598	194,131	4,924	6,105	970,655
12	Rosedale Federal Savings and Loan Association	Baltimore	119	10	714,649	71,465	95,386	6,005	8,016	953,855
13	Congressional Bank	Bethesda	233	6	797,395	132,899	158,293	3,422	4,076	949,755
14	CFG Community Bank	Baltimore	125	3	659,577	219,859	277,425	5,277	6,658	832,274
15	Bank of Delmarva	Salisbury	161	16	615,279	38,455	46,187	3,822	4,590	738,997
16	Hebron Savings Bank	Hebron	133	13	502,471	38,652	45,716	3,778	4,468	594,309
17	Presidential Bank, FSB	Bethesda	277	10	464,493	46,449	53,273	1,677	1,923	532,730
18	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	106	11	446,356	40,578	48,154	4,211	4,997	529,698
19	Hamilton Bank	Towson	71	7	387,574	55,368	70,687	5,459	6,969	494,811
20	Queenstown Bank of Maryland	Queenstown	95	8	401,767	50,221	58,123	4,229	4,895	464,984
21	Middletown Valley Bank	Middletown	110	NA	388,631			3,533	3,960	435,574
22	Arundel Federal Savings Bank	Glen Burnie	76	7	363,011	51,859	62,143	4,776	5,724	435,001
23	Provident State Bank, Inc.	Preston	89	8	335,891	41,986	53,365	3,774	4,797	426,918
24	Frederick County Bank	Frederick	70	5	353,270	70,654	83,626	5,047	5,973	418,132
25	Farmers and Merchants Bank	Upperco	78	8	356,178	44,522	52,243	4,566	5,358	417,944
26	Bank of Glen Burnie	Glen Burnie	98	8	322,609	40,326	51,639	3,292	4,215	413,113
27	1880 Bank	Cambridge	48	6	319,537	53,256	62,899	6,657	7,862	377,395
28	Farmers Bank of Willards	Willards	83	9	300,165	33,352	41,745	3,616	4,527	375,707
29	Harford Bank	Aberdeen	75	8	296,740	37,093	45,571	3,957	4,861	364,571
30	Bank of Ocean City	Ocean City	63	6	300,092	50,015	56,067	4,763	5,340	336,401
31	Eastern Savings Bank, FSB	Hunt Valley	113	5	212,034	42,407	64,754	1,876	2,865	323,768
32	First Shore Federal Savings and Loan Association	Salisbury	70	8	249,279	31,160	37,805	3,561	4,321	302,439
33	Harbor Bank of Maryland	Baltimore	76	7	219,151	31,307	40,371	2,884	3,718	282,599
34	Woodsboro Bank	Woodsboro	63	7	226,339	32,334	35,915	3,593	3,991	251,406
35	Peoples Bank	Chestertown	69	7	216,309	30,901	35,220	3,135	3,573	246,541
36	Chesapeake Bank of Maryland	Baltimore	43	4	171,592	42,898	53,902	3,991	5,014	215,609
37	Carroll Community Bank	Sykesville	35	3	155,204	51,735	65,377	4,434	5,604	196,131
38	Cecil Bank	Elkton	46	7	149,850	21,407	27,909	3,258	4,247	195,363
39	BayVanguard Bank (MHC)	Sparrows Point	37	4	133,094	33,274	40,051	3,597	4,330	160,203
40	Madison Bank of Maryland	Forest Hill	25	3	102,866	34,289	49,997	4,115	6,000	149,992
41	Kopermik Bank	Baltimore	18	4	99,708	24,927	36,235	5,539	8,052	144,938
42	Jarrettsville Federal Savings and Loan Association	Jarrettsville	12	1	94,030	94,030	121,641	7,836	10,137	121,641
43	Chesapeake Bank & Trust Company	Chestertown	18	3	74,847	24,949	35,987	4,158	5,998	107,962
44	Glen Burnie Mutual Savings Bank	Glen Burnie	4	1	89,385	89,385	97,512	22,346	24,378	97,512
45	Homewood Federal Savings Bank	Baltimore	6	1	36,070	36,070	55,147	6,012	9,191	55,147
46	North Arundel Savings Bank	Pasadena	9	1	36,873	36,873	42,619	4,097	4,735	42,619

# 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	323,768	8.10	(3.82)	0.89	(5.39)	115.61	NA	6.32
2	Capital Bank, National Association	Rockville	1,074,501	7.16	9.39	1.08	5.97	103.09	2.08	5.68
3	Congressional Bank	Bethesda	949,755	7.04	10.26	0.92	(3.41)	101.90	2.88	5.57
4	CFG Community Bank	Baltimore	832,274	6.56	19.31	1.09	32.11	105.54	3.93	4.95
5	Farmers Bank of Willards	Willards	375,707	5.54	5.29	0.88	6.70	109.87	2.75	4.45
6	Presidential Bank, FSB	Bethesda	532,730	5.48	7.75	0.37	(5.36)	86.21	2.61	4.37
7	EagleBank	Bethesda	8,380,685	5.50	9.08	0.98	18.73	99.46	2.40	4.21
8	Queenstown Bank of Maryland	Queenstown	464,984	5.17	1.13	0.53	(0.69)	95.05	2.43	4.12
9	Bank of Delmarva	Salisbury	738,997	5.13	34.76	0.76	32.19	102.81	2.46	4.09
10	North Arundel Savings Bank	Pasadena	42,619	5.52	(7.89)	1.11	(5.73)	94.07	1.90	4.04
11	Harbor Bank of Maryland	Baltimore	282,599	5.35	2.67	0.84	(1.85)	98.71	2.09	3.97
12	BayVanguard Bank (MHC)	Sparrows Point	160,203	5.10	(1.68)	0.56	(6.50)	93.89	1.85	3.94
13	Harford Bank	Aberdeen	364,571	4.97	3.06	0.54	5.44	96.05	2.01	3.91
13	1880 Bank	Cambridge	377,395	4.82	2.95	0.32	6.59	80.09	2.33	3.91
15	Farmers and Merchants Bank	Upperco	417,944	4.78	2.58	0.68	10.88	96.58	2.96	3.85
16	Hebron Savings Bank	Hebron	594,309	4.86	1.09	0.87	1.47	103.29	2.44	3.84
17	Howard Bank	Baltimore	2,266,082	4.85	70.73	0.77	92.45	98.73	2.72	3.81
17	Peoples Bank	Chestertown	246,541	4.45	5.75	0.22	(2.33)	90.22	1.44	3.81
19	Kopermik Bank	Baltimore	144,938	5.22	0.42	0.69	(17.43)	109.59	0.00	3.80
20	Severn Savings Bank, FSB	Annapolis	970,655	5.12	2.90	1.03	29.37	88.23	1.99	3.79
21	Old Line Bank	Bowie	2,949,749	4.76	42.28	0.82	38.68	105.63	2.77	3.76
22	Revere Bank	Rockville	2,455,211	5.20	14.88	1.17	16.37	99.80	2.19	3.75
23	First United Bank & Trust	Oakland	1,365,051	4.72	12.91	0.58	2.74	94.20	2.76	3.73
24	Provident State Bank, Inc.	Preston	426,918	4.84	2.70	0.75	4.29	102.78	2.56	3.72
25	Shore United Bank	Easton	1,477,669	4.45	9.34	0.42	2.88	96.57	2.12	3.71
25	Bank of Ocean City	Ocean City	336,401	4.96	10.92	0.40	5.83	77.20	1.91	3.71
27	Homewood Federal Savings Bank	Baltimore	55,147	4.74	15.14	1.09	(3.51)	139.57	1.92	3.68
27	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	4.96	11.08	0.09	1.52	73.45	1.62	3.68
29	Frederick County Bank	Frederick	418,132	4.71	5.45	0.63	6.28	96.17	2.68	3.66
30	Chesapeake Bank of Maryland	Baltimore	215,609	4.80	1.95	0.67	10.45	83.95	2.73	3.65
31	Middletown Valley Bank	Middletown	435,574	4.77	26.20	0.75	23.01	92.05	2.14	3.62
32	First Shore Federal Savings and Loan Association	Salisbury	302,439	4.91	2.70	1.04	2.54	100.45	2.34	3.59
33	Sandy Spring Bank	Olney	8,229,665	4.71	52.54	0.92	49.49	111.08	2.69	3.56
34	Chesapeake Bank & Trust Company	Chestertown	107,962	5.04	3.94	0.58	0.70	97.73	1.56	3.54
35	Woodsboro Bank	Woodsboro	251,406	4.43	5.17	0.26	4.40	66.65	2.82	3.53
36	Community Bank of the Chesapeake	Waldorf	1,687,468	4.62	17.10	0.88	29.29	94.02	2.51	3.51
37	Columbia Bank	Columbia	2,534,290	4.29	6.21	0.61	(0.54)	105.46	2.45	3.47
38	Bank of Glen Burnie	Glen Burnie	413,113	4.23	10.18	0.57	(3.55)	92.76	2.73	3.21
39	Carroll Community Bank	Sykesville	196,131	4.53	10.33	1.08	12.94	98.36	2.95	3.17
40	Rosedale Federal Savings and Loan Association	Baltimore	953,855	4.30	6.11	0.83	(2.91)	97.80	2.43	3.11
41	Madison Bank of Maryland	Forest Hill	149,992	4.43	6.27	1.09	(4.95)	98.26	2.68	2.98
42	Hamilton Bank	Towson	494,811	4.56	(5.02)	1.06	(2.13)	95.22	2.15	2.97
43	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	4.26	0.56	1.12	(2.46)	95.49	2.26	2.71
44	Arundel Federal Savings Bank	Glen Burnie	435,001	3.81	3.48	1.09	(2.00)	93.46	2.30	2.53
45	Cecil Bank	Elkton	195,363	5.59	29.74	1.86	5.67	59.96	2.37	1.88
46	Glen Burnie Mutual Savings Bank	Glen Burnie	97,512	4.37	9.05	2.74	3.35	87.35	2.59	1.06



# 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	532,730	2,640	0.01	2.92	0.01	(0.03)	18,367	3.48
2	Congressional Bank	Bethesda	949,755	15,922	0.05	1.64	1.49	0.00	33,103	3.38
3	CFG Community Bank	Baltimore	832,274	24,595	0.10	0.00	1.10	0.00	23,630	3.07
4	Capital Bank, National Association	Rockville	1,074,501	13,285	0.05	0.83	0.00	0.00	16,394	1.58
5	Peoples Bank	Chestertown	246,541	2,118	0.30	0.00	0.00	0.02	3,071	1.26
6	First United Bank & Trust	Oakland	1,365,051	12,437	0.17	0.01	0.02	(0.06)	14,382	1.09
7	Columbia Bank	Columbia	2,534,290	28,773	0.22	0.11	0.04	0.01	21,123	0.85
8	Eastern Savings Bank, FSB	Hunt Valley	323,768	5,877	0.01	0.00	0.00	0.75	2,759	0.84
9	Howard Bank	Baltimore	2,266,082	(3,314)	0.11	0.32	0.00	(0.01)	17,935	0.83
10	Severn Savings Bank, FSB	Annapolis	970,655	9,316	0.21	0.31	0.02	(0.01)	6,426	0.79
11	Sandy Spring Bank	Olney	8,229,665	102,744	0.12	0.09	0.00	0.00	60,453	0.76
12	Provident State Bank, Inc.	Preston	426,918	3,695	0.25	0.12	0.00	0.00	2,913	0.68
13	Shore United Bank	Easton	1,477,669	16,439	0.28	0.00	0.00	(0.02)	8,752	0.61
14	1880 Bank	Cambridge	377,395	4,001	0.20	0.00	0.00	0.00	2,024	0.57
15	Woodsboro Bank	Woodsboro	251,406	1,166	0.21	0.04	0.00	0.00	1,335	0.53
15	Harbor Bank of Maryland	Baltimore	282,599	432	0.14	0.00	0.00	0.00	1,500	0.53
17	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	7,466	0.13	0.00	0.00	(0.03)	2,349	0.45
18	Old Line Bank	Bowie	2,949,749	34,702	0.05	0.09	0.00	0.00	11,396	0.42
19	Bank of Delmarva	Salisbury	738,997	6,076	0.18	0.00	0.00	(0.05)	2,984	0.41
20	Chesapeake Bank & Trust Company	Chestertown	107,962	1,237	0.08	0.00	0.00	0.00	412	0.40
21	Hamilton Bank	Towson	494,811	(2,905)	0.07	0.01	0.00	0.00	2,019	0.39
22	Bank of Glen Burnie	Glen Burnie	413,113	1,697	0.11	0.00	0.00	0.00	1,517	0.38
22	Frederick County Bank	Frederick	418,132	3,406	0.10	0.09	0.00	0.00	1,593	0.38
24	Hebron Savings Bank	Hebron	594,309	5,381	0.22	0.00	0.00	(0.05)	2,169	0.37
25	Harford Bank	Aberdeen	364,571	3,190	0.16	0.00	0.00	0.00	1,233	0.35
26	Farmers and Merchants Bank	Upperco	417,944	3,615	0.09	0.12	0.00	(0.01)	1,371	0.33
27	Kopernik Bank	Baltimore	144,938	2,037	0.01	0.00	0.00	0.01	460	0.30
27	Farmers Bank of Willards	Willards	375,707	3,365	0.09	0.00	0.00	(0.06)	1,088	0.30
27	Chesapeake Bank of Maryland	Baltimore	215,609	896	0.07	0.10	0.01	0.00	581	0.30
27	Middletown Valley Bank	Middletown	435,574	2,081	0.10	0.03	0.00	0.00	1,174	0.30
31	EagleBank	Bethesda	8,380,685	160,742	0.09	0.09	0.00	0.00	23,175	0.29
31	Bank of Ocean City	Ocean City	336,401	4,430	0.21	0.00	0.00	0.00	980	0.29
33	BayVanguard Bank (MHC)	Sparrows Point	160,203	669	0.07	0.00	0.00	0.03	455	0.28
34	Queenstown Bank of Maryland	Queenstown	464,984	7,248	0.13	0.00	0.00	0.01	1,259	0.27
35	Community Bank of the Chesapeake	Waldorf	1,687,468	14,887	0.08	0.00	0.00	0.00	4,178	0.26
36	First Shore Federal Savings and Loan Association	Salisbury	302,439	2,129	0.04	0.00	0.00	0.01	657	0.22
36	Carroll Community Bank	Sykesville	196,131	422	0.04	0.06	0.00	0.00	425	0.22
38	Madison Bank of Maryland	Forest Hill	149,992	2,383	0.01	0.00	0.00	0.00	304	0.21
39	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	781	0.01	0.00	0.00	0.06	136	0.11
40	Revere Bank	Rockville	2,455,211	27,627	0.02	0.00	0.00	0.00	2,241	0.10
41	Arundel Federal Savings Bank	Glen Burnie	435,001	1,344	0.01	0.00	0.00	0.00	330	0.08
42	Glen Burnie Mutual Savings Bank	Glen Burnie	97,512	231	0.00	0.00	0.00	0.00	51	0.05
43	North Arundel Savings Bank	Pasadena	42,619	135	0.01	0.00	0.00	0.00	4	0.01
44	Cecil Bank	Elkton	195,363	(3,591)	0.10	0.00	0.00	(0.41)	10	0.00
45	Rosedale Federal Savings and Loan Association	Baltimore	953,855	6,737	0.00	0.00	0.00	(0.06)	(55)	(0.01)
46	Homewood Federal Savings Bank	Baltimore	55,147	280	0.01	0.00	0.06	(0.12)	(24)	(0.04)

# 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	97,512	76.47	4	1	0.46	0.02	0.30	0.79
2	EagleBank	Bethesda	8,380,685	35.40	470	20	0.85	0.20	0.51	1.55
3	Bank of Ocean City	Ocean City	336,401	50.41	63	6	1.05	0.26	0.56	1.87
4	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	69.28	12	1	1.11	0.17	0.67	1.94
5	Revere Bank	Rockville	2,455,211	51.58	226	11	1.29	0.17	0.48	1.94
6	Rosedale Federal Savings and Loan Association	Baltimore	953,855	66.18	119	10	1.02	0.19	0.76	1.98
7	Old Line Bank	Bowie	2,949,749	51.32	367	38	1.04	0.30	0.65	1.99
8	Kopernik Bank	Baltimore	144,938	53.53	18	4	1.13	0.21	0.70	2.03
9	Arundel Federal Savings Bank	Glen Burnie	435,001	81.03	76	7	1.32	0.24	0.53	2.09
10	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	53.83	106	11	1.20	0.26	0.65	2.10
11	Queenstown Bank of Maryland	Queenstown	464,984	49.24	95	8	1.31	0.22	0.57	2.10
12	Community Bank of the Chesapeake	Waldorf	1,687,468	62.03	189	14	1.18	0.26	0.77	2.20
13	Sandy Spring Bank	Olney	8,229,665	54.34	910	56	1.22	0.33	0.66	2.21
14	Hebron Savings Bank	Hebron	594,309	59.49	133	13	1.43	0.36	0.61	2.40
15	Hamilton Bank	Towson	494,811	75.78	71	7	1.42	0.30	0.71	2.43
16	Columbia Bank	Columbia	2,534,290	59.93	235	32	0.62	0.31	1.50	2.43
17	Shore United Bank	Easton	1,477,669	58.24	262	21	1.13	0.21	1.10	2.43
18	Chesapeake Bank & Trust Company	Chestertown	107,962	66.16	18	3	1.42	0.15	0.91	2.48
19	1880 Bank	Cambridge	377,395	60.89	48	6	1.17	0.32	1.05	2.54
20	First Shore Federal Savings and Loan Association	Salisbury	302,439	72.25	70	8	1.66	0.33	0.60	2.59
21	Homewood Federal Savings Bank	Baltimore	55,147	74.16	6	1	1.13	0.12	1.33	2.59
22	Madison Bank of Maryland	Forest Hill	149,992	87.28	25	3	1.54	0.33	0.72	2.59
23	Farmers and Merchants Bank	Upperco	417,944	68.06	78	8	1.57	0.25	0.94	2.76
24	Bank of Glen Burnie	Glen Burnie	413,113	78.43	98	8	1.57	0.23	0.96	2.76
25	Provident State Bank, Inc.	Preston	426,918	65.94	89	8	1.54	0.35	0.90	2.79
26	Harford Bank	Aberdeen	364,571	68.34	75	8	1.66	0.25	0.90	2.80
27	Carroll Community Bank	Sykesville	196,131	88.27	35	3	1.51	0.35	0.98	2.84
28	Bank of Delmarva	Salisbury	738,997	66.83	161	16	1.51	0.45	0.92	2.87
29	Frederick County Bank	Frederick	418,132	74.29	70	5	1.69	0.44	0.75	2.88
30	Middletown Valley Bank	Middletown	435,574	76.97	110	NA	1.64	0.48	0.78	2.90
31	Farmers Bank of Willards	Willards	375,707	64.55	83	9	1.55	0.26	1.09	2.90
32	Chesapeake Bank of Maryland	Baltimore	215,609	79.11	43	4	1.79	0.24	0.92	2.95
33	Severn Savings Bank, FSB	Annapolis	970,655	66.73	159	5	2.10	0.10	0.77	2.97
34	BayVanguard Bank (MHC)	Sparrows Point	160,203	81.07	37	4	1.54	0.42	1.24	3.19
35	First United Bank & Trust	Oakland	1,365,051	71.87	331	24	1.81	0.43	0.98	3.22
36	Woodsboro Bank	Woodsboro	251,406	84.85	63	7	1.88	0.47	0.94	3.28
37	North Arundel Savings Bank	Pasadena	42,619	87.80	9	1	2.09	0.30	0.90	3.29
38	Cecil Bank	Elkton	195,363	226.20	46	7	1.55	0.41	1.69	3.64
39	Peoples Bank	Chestertown	246,541	75.60	69	7	2.26	0.38	1.02	3.66
40	Howard Bank	Baltimore	2,266,082	93.77	331	21	1.54	0.49	1.64	3.67
41	Harbor Bank of Maryland	Baltimore	282,599	94.10	76	7	2.02	0.52	1.43	3.98
42	CFG Community Bank	Baltimore	832,274	55.79	125	3	2.77	0.30	1.30	4.37
43	Eastern Savings Bank, FSB	Hunt Valley	323,768	70.77	113	5	3.39	0.54	0.83	4.77
44	Capital Bank, National Association	Rockville	1,074,501	72.65	204	5	2.42	0.40	2.40	5.23
45	Congressional Bank	Bethesda	949,755	73.23	233	6	3.77	0.61	1.87	6.24
46	Presidential Bank, FSB	Bethesda	532,730	89.31	277	10	4.52	0.74	1.60	6.86

# 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	336,401	231,671	0.80	0.13	0.02	0.00	0.01	0.16
2	Revere Bank	Rockville	2,455,211	2,084,806	0.90	0.04	0.00	0.15	0.01	0.19
3	Farmers and Merchants Bank	Upperco	417,944	344,514	0.73	0.01	0.00	0.98	0.12	1.11
4	Provident State Bank, Inc.	Preston	426,918	345,216	0.98	0.20	0.01	0.63	0.27	1.12
5	Old Line Bank	Bowie	2,949,749	2,428,264	0.31	0.81	0.01	0.32	0.01	1.16
6	Frederick County Bank	Frederick	418,132	339,729	1.01	0.74	0.00	0.62	(0.18)	1.18
7	Middletown Valley Bank	Middletown	435,574	357,742	1.00	0.28	0.00	0.89	0.01	1.18
8	Capital Bank, National Association	Rockville	1,074,501	988,888	1.12	0.68	0.02	0.46	0.09	1.26
9	EagleBank	Bethesda	8,380,685	7,037,224	1.00	0.82	0.00	0.40	0.05	1.27
10	Sandy Spring Bank	Olney	8,229,665	6,595,786	0.81	0.40	0.01	0.86	0.01	1.28
11	Glen Burnie Mutual Savings Bank	Glen Burnie	97,512	78,082	0.47	0.17	0.06	1.05	0.00	1.28
12	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	89,786	1.11	0.41	0.17	0.71	0.00	1.29
13	Bank of Glen Burnie	Glen Burnie	413,113	299,264	0.85	0.54	0.01	0.72	0.31	1.58
14	Congressional Bank	Bethesda	949,755	812,573	0.68	0.09	0.00	1.42	0.17	1.68
15	Chesapeake Bank of Maryland	Baltimore	215,609	144,208	0.87	0.10	0.00	1.72	0.06	1.88
16	Woodsboro Bank	Woodsboro	251,406	150,855	1.41	0.10	0.00	1.83	(0.02)	1.91
17	Columbia Bank	Columbia	2,534,290	2,003,147	1.18	0.47	0.05	1.55	0.10	2.17
18	Madison Bank of Maryland	Forest Hill	149,992	101,074	1.28	0.00	0.00	2.89	(0.70)	2.20
19	CFG Community Bank	Baltimore	832,274	696,120	2.24	0.00	0.36	1.90	0.02	2.29
20	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	327,861	0.19	0.54	0.06	1.71	0.07	2.38
21	Shore United Bank	Easton	1,477,669	1,196,397	0.86	0.31	0.01	1.96	0.10	2.38
22	Presidential Bank, FSB	Bethesda	532,730	400,447	1.18	0.36	0.00	2.09	0.11	2.56
23	Severn Savings Bank, FSB	Annapolis	970,655	690,860	1.16	0.19	0.00	2.42	(0.04)	2.57
24	Peoples Bank	Chestertown	246,541	195,162	1.75	0.28	0.00	2.30	(0.01)	2.58
25	Howard Bank	Baltimore	2,266,082	1,671,012	0.59	0.65	0.06	1.74	0.15	2.59
26	Hamilton Bank	Towson	494,811	369,061	0.82	0.26	0.09	2.09	0.24	2.67
27	Harford Bank	Aberdeen	364,571	285,006	1.07	0.47	0.00	2.24	(0.02)	2.69
28	First United Bank & Trust	Oakland	1,365,051	1,007,714	1.10	1.01	0.04	1.60	0.11	2.76
29	First Shore Federal Savings and Loan Association	Salisbury	302,439	250,391	0.95	0.85	0.00	1.83	0.11	2.79
30	Community Bank of the Chesapeake	Waldorf	1,687,468	1,348,171	0.81	0.08	0.00	2.72	0.07	2.87
31	1880 Bank	Cambridge	377,395	255,911	0.75	0.13	0.00	2.72	0.04	2.89
32	Homewood Federal Savings Bank	Baltimore	55,147	50,342	0.79	0.84	0.00	2.23	0.24	3.31
33	Harbor Bank of Maryland	Baltimore	282,599	216,587	0.96	0.76	0.03	2.48	0.12	3.39
34	Queenstown Bank of Maryland	Queenstown	464,984	381,897	1.56	1.01	0.25	2.23	(0.10)	3.40
35	Carroll Community Bank	Sykesville	196,131	152,651	0.75	0.76	0.00	2.76	0.05	3.57
36	Kopermik Bank	Baltimore	144,938	109,273	0.15	0.38	0.00	3.58	(0.04)	3.92
37	Chesapeake Bank & Trust Company	Chestertown	107,962	73,161	1.35	2.52	0.00	1.43	0.04	3.98
38	Farmers Bank of Willards	Willards	375,707	329,790	1.00	0.43	0.23	2.87	0.66	4.19
39	BayVanguard Bank (MHC)	Sparrows Point	160,203	124,966	1.43	0.69	0.00	3.48	0.06	4.23
40	Arundel Federal Savings Bank	Glen Burnie	435,001	339,576	0.40	1.81	0.03	2.63	0.03	4.50
41	Bank of Delmarva	Salisbury	738,997	632,576	1.12	0.82	0.10	3.55	0.13	4.60
42	Hebron Savings Bank	Hebron	594,309	518,987	1.68	1.25	0.00	4.35	0.26	5.86
43	North Arundel Savings Bank	Pasadena	42,619	34,889	0.66	2.88	0.00	3.99	(0.01)	6.86
44	Rosedale Federal Savings and Loan Association	Baltimore	953,855	698,927	0.79	0.84	0.09	6.50	0.04	7.47
45	Eastern Savings Bank, FSB	Hunt Valley	323,768	245,137	1.25	2.42	1.58	12.60	0.11	16.71
46	Cecil Bank	Elkton	195,363	90,179	0.82	0.36	0.00	27.47	(0.53)	27.30

# Maryland – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2017Q4 LTM Net Income (\$000)			
1	Capital Bank, National Association	Rockville	1,074,501	13,285	204	65	7,380	9,769	1.28	14.63
2	CFG Community Bank	Baltimore	832,274	24,595	125	197	17,913	13,494	2.40	13.98
3	EagleBank	Bethesda	8,380,685	160,742	470	342	108,853	102,179	2.02	13.88
4	Bank of Ocean City	Ocean City	336,401	4,430	63	70	3,111	2,591	1.31	13.02
5	Revere Bank	Rockville	2,455,211	27,627	226	122	16,271	8,777	1.22	12.54
6	Congressional Bank	Bethesda	949,755	15,922	233	68	10,668	10,398	1.63	12.47
7	Queenstown Bank of Maryland	Queenstown	464,984	7,248	95	76	5,271	5,216	1.53	12.03
8	Shore United Bank	Easton	1,477,669	16,439	262	63	9,865	9,122	1.15	10.87
9	Sandy Spring Bank	Olney	8,229,665	102,744	910	113	52,690	47,935	1.29	10.59
10	Old Line Bank	Bowie	2,949,749	34,702	367	95	20,618	14,925	1.29	10.30
11	Hebron Savings Bank	Hebron	594,309	5,381	133	40	3,383	3,854	0.91	10.11
12	First United Bank & Trust	Oakland	1,365,051	12,437	331	38	5,925	8,523	0.94	9.84
13	Madison Bank of Maryland	Forest Hill	149,992	2,383	25	95	196	(1,591)	1.62	9.79
14	Provident State Bank, Inc.	Preston	426,918	3,695	89	42	2,225	1,532	0.86	9.63
15	Chesapeake Bank & Trust Company	Chestertown	107,962	1,237	18	69	1,808	1,264	0.89	9.29
16	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	7,466	106	70	5,505	4,908	1.42	9.19
17	Bank of Delmarva	Salisbury	738,997	6,076	161	38	3,580	4,096	0.83	9.06
18	Community Bank of the Chesapeake	Waldorf	1,687,468	14,887	189	79	10,394	9,895	0.93	8.53
19	Columbia Bank	Columbia	2,534,290	28,773	235	122	19,902	20,517	1.16	8.51
20	Farmers and Merchants Bank	Upperco	417,944	3,615	78	46	2,694	3,748	0.87	8.50
21	Farmers Bank of Willards	Willards	375,707	3,365	83	41	3,110	2,730	0.92	8.48
22	Peoples Bank	Chestertown	246,541	2,118	69	31	1,525	1,335	0.87	8.45
23	Harford Bank	Aberdeen	364,571	3,190	75	43	1,937	1,851	0.90	8.35
24	Severn Savings Bank, FSB	Annapolis	970,655	9,316	159	59	3,692	15,605	1.14	8.31
25	Frederick County Bank	Frederick	418,132	3,406	70	49	1,979	1,461	0.81	8.04
26	1880 Bank	Cambridge	377,395	4,001	48	83	4,672	8,277	1.13	7.97
27	Eastern Savings Bank, FSB	Hunt Valley	323,768	5,877	113	52	7,788	4,017	1.34	5.87
28	Woodsboro Bank	Woodsboro	251,406	1,166	63	19	388	666	0.46	5.68
29	Kopermik Bank	Baltimore	144,938	2,037	18	113	3,581	835	1.31	5.35
30	Bank of Glen Burnie	Glen Burnie	413,113	1,697	98	17	981	1,158	0.42	5.11
31	Middletown Valley Bank	Middletown	435,574	2,081	110	19	1,217	893	0.53	4.74
32	First Shore Federal Savings and Loan Association	Salisbury	302,439	2,129	70	30	1,500	1,531	0.71	4.66
33	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	781	12	65	601	394	0.64	4.60
34	Presidential Bank, FSB	Bethesda	532,730	2,640	277	10	2,353	6,184	0.50	4.45
35	BayVanguard Bank (MHC)	Sparrows Point	160,203	669	37	18	203	(202)	0.41	3.22
36	Glen Burnie Mutual Savings Bank	Glen Burnie	97,512	231	4	58	203	144	0.24	3.17
37	Chesapeake Bank of Maryland	Baltimore	215,609	896	43	21	1	374	0.46	3.14
38	Rosedale Federal Savings and Loan Association	Baltimore	953,855	6,737	119	57	2,844	8,420	0.70	2.90
39	Carroll Community Bank	Sykesville	196,131	422	35	12	291	294	0.22	2.51
40	North Arundel Savings Bank	Pasadena	42,619	135	9	15	202	211	0.31	2.39
41	Harbor Bank of Maryland	Baltimore	282,599	432	76	6	(561)	(6,730)	0.15	2.16
42	Arundel Federal Savings Bank	Glen Burnie	435,001	1,344	76	18	912	1,213	0.31	2.11
43	Homewood Federal Savings Bank	Baltimore	55,147	280	6	47	317	279	0.51	1.77
44	Howard Bank	Baltimore	2,266,082	(3,314)	331	(10)	7,679	5,895	(0.15)	(1.21)
45	Hamilton Bank	Towson	494,811	(2,905)	71	(41)	(2,022)	488	(0.57)	(6.02)
46	Cecil Bank	Elkton	195,363	(3,591)	46	(78)	(13,415)	(415)	(1.69)	(26.47)

# 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	8,380,685	7	31	2	9	3	10.4
2	Capital Bank, National Association	Rockville	1,074,501	2	4	44	8	1	11.8
3	Old Line Bank	Bowie	2,949,749	21	18	7	5	10	12.2
4	Bank of Ocean City	Ocean City	336,401	25	31	3	1	4	12.8
5	Congressional Bank	Bethesda	949,755	3	2	45	14	6	14.0
5	CFG Community Bank	Baltimore	832,274	4	3	42	19	2	14.0
7	Revere Bank	Rockville	2,455,211	22	40	5	2	5	14.8
8	Sandy Spring Bank	Olney	8,229,665	33	11	13	10	9	15.2
9	Provident State Bank, Inc.	Preston	426,918	24	12	25	4	14	15.8
10	Shore United Bank	Easton	1,477,669	25	13	17	21	8	16.8
11	Farmers and Merchants Bank	Upperco	417,944	15	26	23	3	20	17.4
12	Calvin B. Taylor Banking Company of Berlin, Maryland	Berlin	529,698	27	17	10	20	16	18.0
13	Queenstown Bank of Maryland	Queenstown	464,984	8	34	11	34	7	18.8
14	Columbia Bank	Columbia	2,534,290	37	7	16	17	19	19.2
15	1880 Bank	Cambridge	377,395	13	14	19	31	26	20.6
16	First United Bank & Trust	Oakland	1,365,051	23	6	35	28	12	20.8
17	Peoples Bank	Chestertown	246,541	17	5	39	24	22	21.4
17	Hebron Savings Bank	Hebron	594,309	16	24	14	42	11	21.4
19	Presidential Bank, FSB	Bethesda	532,730	6	1	46	22	34	21.8
20	Severn Savings Bank, FSB	Annapolis	970,655	20	10	33	23	24	22.0
21	Frederick County Bank	Frederick	418,132	29	22	29	6	25	22.2
22	Harford Bank	Aberdeen	364,571	13	25	26	27	23	22.8
22	Bank of Delmarva	Salisbury	738,997	9	19	28	41	17	22.8
24	Kopernik Bank	Baltimore	144,938	19	27	8	36	29	23.8
25	Farmers Bank of Willards	Willards	375,707	5	27	31	38	21	24.4
26	Chesapeake Bank & Trust Company	Chestertown	107,962	34	20	18	37	15	24.8
26	Eastern Savings Bank, FSB	Hunt Valley	323,768	1	8	43	45	27	24.8
28	Middletown Valley Bank	Middletown	435,574	31	27	30	7	31	25.2
29	Bank of Glen Burnie	Glen Burnie	413,113	38	22	24	13	30	25.4
30	Woodsboro Bank	Woodsboro	251,406	35	15	36	16	28	26.0
31	Jarrettsville Federal Savings and Loan Association	Jarrettsville	121,641	43	39	4	12	33	26.2
31	Community Bank of the Chesapeake	Waldorf	1,687,468	36	35	12	30	18	26.2
33	Madison Bank of Maryland	Forest Hill	149,992	41	38	22	18	13	26.4
34	Howard Bank	Baltimore	2,266,082	17	9	40	25	44	27.0
35	Glen Burnie Mutual Savings Bank	Glen Burnie	97,512	46	42	1	11	36	27.2
36	Chesapeake Bank of Maryland	Baltimore	215,609	30	27	32	15	37	28.2
36	Harbor Bank of Maryland	Baltimore	282,599	11	15	41	33	41	28.2
38	First Shore Federal Savings and Loan Association	Salisbury	302,439	32	36	20	29	32	29.8
38	Hamilton Bank	Towson	494,811	42	21	15	26	45	29.8
40	BayVanguard Bank (MHC)	Sparrows Point	160,203	12	33	34	39	35	30.6
41	Homewood Federal Savings Bank	Baltimore	55,147	27	46	21	32	43	33.8
42	Rosedale Federal Savings and Loan Association	Baltimore	953,855	40	45	6	44	38	34.6
42	North Arundel Savings Bank	Pasadena	42,619	10	43	37	43	40	34.6
44	Arundel Federal Savings Bank	Glen Burnie	435,001	44	41	9	40	42	35.2
44	Carroll Community Bank	Sykesville	196,131	39	36	27	35	39	35.2
46	Cecil Bank	Elkton	195,363	45	44	38	46	46	43.8



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