CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Maryland Financial Bank ("MFB")
Person to be contacted about this report: Glenn Kirchner, SVP/CFO 410.296.5933
Submission date: 5.14.09

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 57821

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$3,950	$4,026		**MFB received our CPP funds on March 27,2009.**
b. Average Commercial Loans	$49,822	$49,722		**MFB received our CPP funds on March 27,2009.**
c. Total Loans (sum of lines a and b)	$53,772	$53,748		**MFB received our CPP funds on March 27,2009.**

2. General Market Commentary (optional)