

Rank	Company Name	City	Total Assets	Net Interest Rank	Non-Int Income Rank	Non-Int Expense Rank	Efficiency Rank	NPA's Rank	Asset Quality Rank	ROA Rank	ROE Rank	Average of Rankings
1	Calvin B. Taylor Banking	Berlin	851,420	13	9	4	2	4	10	5	7	6.8
2	Hebron Savings Bank	Hebron	723,838	5	13	17	6	5	5	3	3	7.1
3	The Peoples Bank	Chestertown	319,074	8	1	26	19	12	6	6	5	10.4
4	Bank of Ocean City	Ocean City	621,927	23	23	3	5	1	11	11	8	10.6
5	BayVanguard Bank	Baltimore	876,476	6	11	11	4	18	22	2	13	10.9
6	Woodsboro Bank	Woodsboro	412,082	16	15	18	17	2	1	17	2	11.0
7	The Chesapeake Bank & T	Chestertown	120,085	7	16	19	7	15	13	7	6	11.3
8	CFG Bank	Lutherville	5,027,779	3	26	13	1	26	28	1	1	12.4
9	First Shore Federal Savings	Salisbury	345,744	15	10	13	10	7	18	9	19	12.6
10	Capital Bank, National Ass	Rockville	2,176,502	1	4	30	16	21	23	4	4	12.9