



MARYLAND FINANCIAL BANK

Your Partner In Correspondent Banking

PRESS RELEASE

MARYLAND FINANCIAL BANK ANNOUNCES THE PROMOTION OF ANDREW HINES TO EXECUTIVE VICE PRESIDENT.

(TOWSON, Maryland – December 23, 2011) Maryland Financial Bank (MFB), the only Bankers Bank headquartered in Maryland, announced today that Andrew (Andy) Hines was promoted to Executive Vice President of MFB. Andy will continue to manage Credit Underwriting, Administration, and Syndications for MFB and will manage MFB's consulting subsidiary, MFB Advisory Services, LLC. John Mazzocchi will continue as Managing Director of MFB Advisory Services, LLC and will manage loan review engagements.

MFB President & CEO, Bob Chafey, said "We are delighted that the board unanimously agreed to promote Andy to Executive Vice President as he has been a tremendous asset to MFB. Andy joined MFB approximately three years ago and has managed to strengthen the loan portfolio in a difficult economic environment, and has significantly improved credit administration and underwriting. Andy has also worked successfully with MFB Advisory on numerous consulting engagements. Andy's unique background of having worked for both a community bank and for a large corporate bank, not to mention his flying duties with the U.S. Navy, has enabled Andy to be a team player and a results oriented leader".

Andy has managed a credit department, has been a commercial credit manager with a local community bank, and has worked at a large regional bank as a director of large corporate and investment banking with a loan portfolio of \$1.5B for Fortune 500 clients. Andy also served as a Lieutenant Commander with the U.S. Navy/Reserves for thirteen years, commanding carrier based aircrafts in missions all over the world. Andy graduated from Cornell University with a BS, and earned his MBA from the Rollins College. Andy's contact information are: ahines@mdfinbank.com, 410-296-8645.

MFB provides a wide range of correspondent services such as; Loan Participations & Loan Sales, Director & Officer Loans, Holding Company Lines, Federal Funds Investments, Specialized Deposit Programs, Car & Equipment Leasing, Construction Monitoring, Asset Disposition, Credit Card Services, Mortgage Servicing, Equity and Debt assistance, CFO relief services, Independent Loan Review, Portfolio Stress Testing, Asset Quality & Concentration Reporting, Due Diligence Engagements, Underwriting Annual Reviews, and Underwriting for Portfolio Purchases.

Please contact Bob Chafey (410-296-8306) for information.