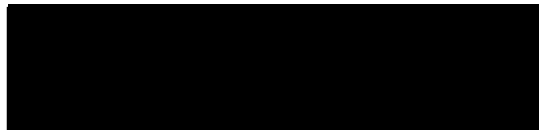


ACKNOWLEDGEMENT OF ADOPTION OF FDIC CONSENT ORDER
BY
THE COMMISSIONER OF FINANCIAL REGULATION AND
MARYLAND FINANCIAL BANK, TOWSON, MARYLAND

The Commissioner of Financial Regulation for the State of Maryland (the “Commissioner”), having duly approved the foregoing Consent Order (“ORDER”), and Maryland Financial Bank, Towson, Maryland (“Bank”) agree that, upon the issuance of the ORDER by the Federal Deposit Insurance Corporation, the ORDER shall be binding between the Bank and the Commissioner with the same legal effect and to the same degree that the ORDER would be binding on the Bank if the Commissioner had issued a separate order pursuant to Md. Code Ann., Fin. Inst. § 5-808 that included and incorporated all of the provisions of the ORDER.

The Commissioner and Bank further agree that the provisions of the ORDER shall remain effective and enforceable by the Commissioner against the Bank except to the extent that, and until such time as, any provisions of the ORDER shall be modified, terminated, suspended, or set aside by the Commissioner.



/s/ Antonio P. Salazar

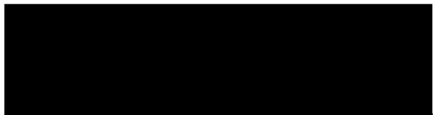
4/26/18
Date

Antonio P. Salazar
Commissioner of Financial Regulation

Agreed and Acknowledged:
Maryland Financial Bank, Towson, Maryland:

BY:

Richard J. Armbruster
Director



James R. Bosley, Jr.
Director

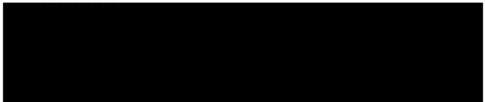


John E. Bowen
Director



Robert R. Chafey
Director

J. Brian Gaeng
Director



Lloyd B. Harrison, III
Director



Richard E. Hook, IV
Director

Charles H. Jacobs
Director

Comprising the Board of Directors of
Maryland Financial Bank
Towson, Maryland

STATE -

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BY
THE COMMISSIONER OF FINANCIAL REGULATION AND
MARYLAND FINANCIAL BANK, TOWSON, MARYLAND**

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/s/ Antonio P. Salazar


Antonio P. Salazar
Commissioner of Financial Regulation

May 16, 2018

Date

**Agreed and Acknowledged:
Maryland Financial Bank, Towson, Maryland:**

BY:


Richard J. Armbruster
Director

STATE OF MD.

STIPULATION & CONSENT

Robert R. Chafey
Director

[REDACTED]

J. Brian Gaeng
Director

Lloyd B. Harrison, III
Director

Richard B. Hook, IV
Director

[REDACTED]

Charles H. Jacobs
Director

Comprising the Board of Directors of
Maryland Financial Bank
Towson, Maryland

STATE OF MD. ADOPTION OF FDIC CONSENT
ORDER

James R. Bosley, Jr.
Director

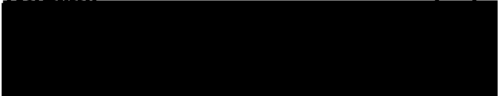
John E. Bowen
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