

U.S. DEPT. OF LABOR
PBA/PUBLIC DISCLOSURE
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October 26, 2000

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified Salary Continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: The Harbor Bank of Maryland
2. Mailing address of the employer: 25 W. Fayette Street, Baltimore, MD 21201
3. Employer's Federal Identification Number (EIN): 52-1242823
4. Number of plans maintained: One
5. Number of participants in each plan: Two
6. Date plan was implemented: 10-2-2000

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

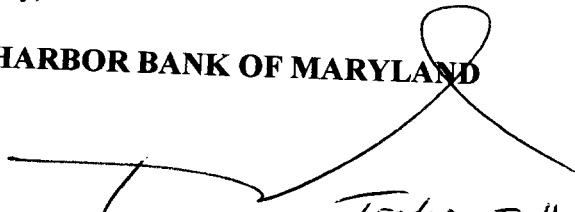
Please contact us if you have any questions on any of the above information.

Sincerely,

THE HARBOR BANK OF MARYLAND

By:

Plan Administrator


TEODORO J. HERNANDEZ
Sr Vice President & Cashier

HARBOR BANK
OF MARYLAND

25 W. Fayette Street
Baltimore, Maryland 21201



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