



MARYLAND FINANCIAL BANK

PRESS RELEASE

MARYLAND FINANCIAL BANK ANNOUNCES THE PROMOTION OF JOYCE MILLER TO COMPLIANCE OFFICER

(TOWSON, Maryland – December 24, 2011) Maryland Financial Bank (MFB), the only Bankers Bank headquartered in Maryland, announced today that Joyce Miller was promoted to Compliance Officer. Joyce will provide oversight on the Bank's regulatory compliance activities, interacting with regulators and internal and external auditors regarding compliance matters. She will continue to manage the Bank's Information Technology, as well as provide executive and operations support.

MFB President & CEO, Bob Chafey, said "We are delighted that we were able to promote Joyce as she has shown the willingness and the capacity to take on even greater responsibility here at the bank. Joyce joined the bank approximately five years ago and has continued to expand her influence supporting loan operations, cash management, bank compliance and information technology. She has continued to expand her education through outside course work. We wish her well in her elevated role."

Joyce has many years of experience in banking including 10 years at the former Maryland National Bank. Since she joined MFB, she has worked in loan operations, cash management operations, bank compliance and information technology. Joyce graduated from the University of Baltimore with a degree in Business and Data Information Systems.

Joyce's contact information is: jmiller@mdfinbank.com, 410-296-8301.

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.