

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Lloyd L. Beatty, Jr.

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

[Signature]
Signature of Holding Company Director and Official

3/13/2020
Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2019

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Shore Bancshares, Inc.

Legal Title of Holding Company

18 E. Dover Street

(Mailing Address of the Holding Company) Street / P.O. Box

Easton

MD

21601

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jenna Furno

Accountant-Reporting

Name

Title

410-763-8089

Area Code / Phone Number / Extension

410-822-8893

Area Code / FAX Number

jenna.furno@shoreunitedbank.com

E-mail Address

www.shorebancshares.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ☐

2. a letter justifying this request has been provided separately ... ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Shore Bancshares, Inc.
Annual Report of Bank Holding Companies - FR Y-6
Report at the close of business December 31, 2019

Report Item 1:

Annual Reports to Shareholders

Company is registered with the SEC.

Report Item 2a & 2b

Organization Chart - Attached as exhibit A.

Domestic Branch Listing – Attached as exhibit B

Report Item 3:

Shareholders

- 1) List each shareholder of record that directly or indirectly owns controls or holds with power to vote 5 percent or more of any class of voting securities of Shore Bancshares, Inc. ("Bancshares").

a) Name and Address (City, State)	b) Country of Citizenship or Incorporation	c) Number and Percentage of Each Class of Voting Securities
Fourthstone Group St. Louis, MO 63131	USA	1,145,743 – 9.2% Common Stock
BlackRock Institutional Trust Company, N.A. New York, New York 10055	USA	831,200 – 6.6% Common Stock
Vanguard Malvern, PA 19355	USA	673,491 – 5.4% Common Stock

- 2) List any shareholder not listed in 3(1) that owned or controlled 5 percent or more of any class of voting securities in the bank holding company during the fiscal year for which the report is being filed. In addition, list each person or entity that held options, warrants or other securities or rights that could have converted into or exercised for voting securities, which in their aggregate, and including voting securities held, would have equaled or exceeded 5 percent of any such class of voting stock.

d) Name and Address (City, State)	e) Country of Citizenship or Incorporation	f) Number and Percentage of Each Class of Voting Securities
Wellington Management Group, LLP Boston, Massachusetts 02210	USA	1,159,487 – 9.1% Common Stock

Report Item 4-(1) (2) (3 a, b, c):**Directors and Officers**

Ten directors served on Shore Bancshares, Inc. Board of Directors as of December 31, 2019. Their names, addresses, principal occupations and certain other information are set forth below.

Name	Address	Principal Occupation
Blenda W. Armistead	Easton, MD USA	Ms. Armistead is a self-employed investor. Ms. Armistead has been a director of the Talbot Bank since 1992 and subsequently a director of Shore United Bank after the merger of CNB and Talbot Bank. Ms. Armistead served as the County Manager and Finance Officer of Talbot County, Maryland from 1982 to 1999 and has served on the boards of numerous community-based organizations within Talbot County and the Mid-Shore. Ms. Armistead received her MBA from the University of North Carolina in 1974. Ms. Armistead's qualifications to serve on our Board include, her banking experience, her managerial, governance and financial expertise relating to her career in local government, and her familiarity with and involvement in one of our key market areas. She currently serves on the Audit and Nominating & Governance Committees.
David J. Bates	Miami Beach, FL USA	Since September 2014, Mr. Bates has served as Chairman & CEO of Xtone, Inc., a small privately held technology company located in Northern Virginia. He has a Master's Degree in economics and an MBA in finance and was employed by the World Bank Group headquartered in Washington, DC for 20 years. During that time he served 10 years as a specialist in project loan finance at International Finance Corporation, World Bank Group's private sector affiliate. Mr. Bates qualifications to serve on the Board include, his experience in banking and finance as well as his experience in corporate governance matters gained through service on a number of private corporate and nonprofit boards. He is currently the Chair of the Executive Committee and serves on the Audit Committee and the Nominating & Governance Committee.
Lloyd L. Beatty, Jr.	Royal Oak, MD USA	Mr. Beatty has served as the Company's President and Chief Executive Officer ("CEO") since June 2013 and as a director of the Company since 2000. He was appointed CEO of Shore United Bank in December, 2018 and President in January, 2019. Prior to the merger of our banking subsidiaries, CNB and The Talbot Bank of Easton ("Talbot Bank"), which formed Shore United Bank, in July 2016, Mr. Beatty served as a director of the Talbot Bank since 1992 and as a director of CNB since 2015 and subsequently became a director of the Bank following the merger. Since January 2011, Mr. Beatty has served as our President and Chief Operating Officer ("COO") and previously served as our Executive Vice President and COO since August 2007. Prior to that and since October 2004, Mr. Beatty has been employed by us in various executive level operating officer capacities. Mr. Beatty's qualifications to serve on our Board include his extensive financial knowledge and operational experience, as well as his familiarity with an important market area in which we compete, his experience with the Bank and his experience in advising companies in financial and tax matters, mergers and acquisition transactions, and insurance operations. He currently serves on the Executive Committee.

Michael Clemmer, Jr.	Oxford, MD USA	Mr. Clemmer has been a director of Talbot Bank since 2012 and subsequently became a director of Shore United Bank and Shore Bancshares, Inc. after the merger of Talbot Bank and CNB. Mr. Clemmer is President of Salisbury, Inc., a company that designs and manufactures pewter, sterling silver and other metal giftware, a position he has held since 1991. In 1995, Mr. Clemmer founded Executive Decision, Inc. a corporate recognition company. Since 1992, Mr. Clemmer has been involved in the development, acquisition and renovation of industrial and commercial property. He is founder of Waterside Properties LLC, a property development and management company. Mr. Clemmer is a graduate of the University of Richmond and has been a resident of Talbot County since 1982. Mr. Clemmer's qualifications to serve on our Board include his leadership capabilities, real estate development in our key market area, and his civic participation in the business community. He is currently the Chair of the Risk Management Committee and also serves on the Executive Committee.
David A. Fike	Trappe, MD USA	Mr. Fike has been a director of Talbot Bank since 2012 and subsequently became a director of Shore United Bank and Shore Bancshares, Inc. after the merger of Talbot Bank and CNB. Mr. Fike is currently the COO of Pursoma LLC, a global personal care brand focused on the Wellness and Beauty sectors and based in Easton, MD. Prior to his current role, Mr. Fike was the President of APG Media of Chesapeake, LLC, where he was responsible for print and digital publications and products throughout Maryland. He started his 27-year career with Chesapeake Publishing & Printing in 1992 as an advertising account executive for one of their weekly newspapers. During his career with the company, he held the positions of Retail Advertising Manager, Advertising Director, Director of Advertising & Marketing, General Manager, Publisher, Regional Vice President, and President. Mr. Fike currently serves on the Board of Directors for Waterfowl Chesapeake and was appointed by the Governor of Maryland to serve on the Talbot County Property Tax Assessment Appeals Board. Mr. Fike is the past President of the Maryland Delaware D.C. Press Association and Press Services, past Chairman of the Talbot County Chamber of Commerce and has served previously on the board of directors for Talbot Bank, Talbot Mentors, The United Fund of Talbot County, Cecil County Chamber of Commerce, and the Maryland Delaware D.C. Press Foundation and the former President for Brighter Christmas Fund, a regional nonprofit fund that has given nearly 3 million dollars, since the funds inception, to families in need during the Christmas season. Mr. Fike is a graduate of the University of Maryland College Park and graduated with a degree in Business Management. He is also a graduate of Shore Leadership (2014) and Leadership Maryland (2016). Mr. Fike's qualifications to serve on our Board include his experience in communications, business management, and his community involvement in our key markets. He currently serves on the Audit Committee, Compensation Committee, and the Nominating & Governance Committee.

James A. Judge	Chestertown, MD USA	Mr. Judge has been a director of CNB, a wholly-owned bank subsidiary of the Company, since 2005 and subsequently became a director of Shore United Bank and Shore Bancshares, Inc. after the merger of Talbot Bank and CNB. Mr. Judge has been a certified public accountant for over 30 years and partner since 1985 with Anthony, Judge & Ware, LLC, an accounting and tax services company located in Chestertown, Maryland. Mr. Judge's qualifications to serve on our Board include his qualifications as a certified public accountant, his expertise in the preparation and examination of financial statements, his familiarity with the banking business, and his experience in owning and operating his own business. He is currently the Chair of the Audit Committee and serves on the Risk Management Committee.
Clyde V. Kelly, III	Grasonville, MD USA	Mr. Kelly served as a director of CNB, a wholly-owned bank subsidiary of the Company, since 2005, and subsequently became a director of Shore United Bank after the merger of CNB and Talbot Bank. Mr. Kelly has been the President and General Manager of Kelly Distributors since 1987, a company that distributes Anheuser-Busch InBev and craft brewery brands in Talbot, Queen Anne's, Caroline, Dorchester, and Kent counties of Maryland. Mr. Kelly's qualifications to serve on our Board include his leadership of a large company, familiarity with an important market area in which we compete, and his 15-year experience on a bank board which the Nominating Committee believes offers valuable management and operational knowledge. He is currently the Chair of the Nominating & Governance Committee and also serves on the Compensation Committee.
Frank E. Mason, III	Easton, MD USA	Mr. Mason has been a director of Talbot Bank since 2011 and subsequently became a director of Shore United Bank and Shore Bancshares, Inc. after the merger of Talbot Bank and CNB. Mr. Mason was elected Chairman of the Board for the Company and Bank in 2017. Mr. Mason is the President and Chief Executive Officer of JASCO Incorporated, a manufacturer and distributor of analytical instrumentation for the scientific research community, a position he has held since 2004. JASCO Incorporated, which is a subsidiary of JASCO Corporation located in Tokyo, Japan, operates throughout North and South America. Prior to becoming President and Chief Executive Officer, Mr. Mason served as JASCO Incorporated's Chief Operations Officer from 1996 to 2004 and as its Sales Director for North America from 1987 to 1995. Mr. Mason has a Bachelor of Arts degree from the University of Maryland, College Park, and a MBA from Johns Hopkins University. He currently serves on the Executive Committee and the Compensation Committee.

David W. Moore	Felton, DE USA	Mr. Moore served as a director of the Felton Bank since 2001 and subsequently became a director of CNB after the merger of Felton Bank and CNB in 2010. He was the Chairman of the ALCO Committee and was a member of CNB's Executive Committee. He became a director of Shore United Bank and Shore Bancshares, Inc. after the merger of Talbot Bank and CNB. Currently, Mr. Moore is the Chairman of Shore Bancshares and Shore United Bank's Compensation Committee and is a member of Shore United Bank's Risk Management Committee. Mr. Moore has served as President and CEO of Milford Housing Development Corporation (MHDC) since 2004 and President of East Coast Property Management since 2011. He received his Associate degree in Construction Management from Delaware Technical and Community College in 1984 and his Bachelor of Science degree in Business Management in 1994. Mr. Moore's qualifications to serve on our Board include his experience in banking in both Delaware and Maryland as well as his expertise in the housing industry in our key market areas.
Jeffrey E. Thompson	Centreville, MD USA	Mr. Thompson served as a director of CNB, a wholly-owned bank subsidiary of the Company, since 2005 and subsequently became a director of Shore United Bank after the merger of CNB and Talbot Bank. He also served as legal counsel for CNB from 1986 to July 2016. Mr. Thompson is a managing partner for the law firm of Thompson & Richard, LLP, located in Centreville, Maryland. The law firm has a concentration in all matters pertaining to commercial and residential real estate, estates and trust. The law firm owns and operates a title insurance agency, Chesapeake Title Group. He currently serves on the Compensation and Executive Committees.

Officers

Edward C. Allen	Easton, MD USA	Mr. Allen was appointed Senior Vice President and Chief Financial Officer of the Company in June 2016 and was recently promoted to Executive Vice President in April 2019. He previously served as CNB's President and Chief Executive Officer from September 2014 to June 2016 and as CNB's Chief Financial Officer since October 2011 when he started with the Company.
Donna J. Stevens	Cordova, MD USA	Mrs. Stevens was appointed Senior Vice President and Chief Operating Officer of the Company in July 2015 and for the Bank in July 2016 and was recently promoted to Executive Vice President in April 2019. She served as the Company's Chief Operations Officer from July 2013 to July 2015. She has been employed by the Company in various officer capacities since 1997, including Senior Vice President, Senior Operations and Compliance Officer, and Corporate Secretary for CNB from February 2010 to June 2013.
W. David Morse	Easton, MD USA	W. David Morse has served as Secretary and General Counsel for the Company since 2008 and was recently promoted to Executive Vice President in April 2019. Mr. Morse also serves as Senior Vice President – Legal Counsel for the Shore United Bank and previously served as Legal Counsel for Talbot Bank since 1991, when he started with the Company.

Report Item 4-(4a):

The following table reflects the beneficial ownership of common stock in the company by directors, director nominees, executive officers and by principal shareholders known to management as of the Record Date, and includes all shares of common stock that may be acquired by such persons within 60 days of that date.

Name	Number of Shares Beneficially Owned	Percent of Class Beneficially Owned
Directors and Named Executive Officers		
Edward C. Allen	13,190	0.10
Blenda W. Armistead	20,374 (1)	0.16
David J. Bates	13,671	0.11
Lloyd L. Beatty, Jr.	93,429 (2)	0.74
Michael R. Clemmer, Jr.	8,455 (3)	0.07
David A. Fike	7,429	0.06
James A. Judge	12,871 (4)	0.10
Clyde V. Kelly	9,532	0.08
Frank E. Mason, III	23,616	0.19
David W. Moore	6,531 (5)	0.05
Donna J. Stevens	8,297 (6)	0.07
Jeffery E. Thompson	13,478 (7)	0.11
All Directors/Executive Officers as a Group (12 Persons)	230,873	1.84%

Notes:

- (1) Includes 1,305 shares held individually by Bruce C. Armistead; 2,532 shares held by Bruce C. Armistead under an Individual Retirement Account arrangement; and 2,545 shares held by Bruce C. Armistead, as custodian for a minor child.
- (2) Includes 15,026 shares held jointly with Nancy W. Beatty; 855 shares held individually by Nancy W. Beatty.
- (3) Includes 1,500 shares held jointly with Dina Clemmer and 350 shares held by Dina Clemmer, as custodian for a minor child.
- (4) Includes 5,740 shares held individually by Margaret B. Judge.
- (5) Includes 96 shares held jointly with Evelyn W. Moore.
- (6) Includes 179 shares held jointly with Clay Stevens; 30 shares held as joint tenant with Laura Stevens; and 30 shares held as joint tenant with Taylor Stevens.
- (7) Includes 1,200 shares held jointly with Barbara Thompson; 1,000 shares held as joint tenant with James R. Thompson; and 1,000 shares held as joint tenant with Katelyn J. Thompson.

Report Item 4-(4b):

Percentage of each class of voting securities owned, controlled, or held with power to vote in direct and indirect subsidiaries of the bank holding company.

NONE

Report Item 4-(4c):

4c. As of December 31, 2019, percentage of each class of voting securities owned, controlled, or held with power to vote in any other company, if 25% or more of its outstanding voting securities or proportionate interest in a partnership are held.

Director	Company	Ownership
Blenda W. Armistead	None	
David J. Bates	None	
Lloyd L. Beatty, Jr.	None	
Michael R. Clemmer, Jr.	Waterside Properties, LLC	100%
	817 Chesapeake, LLC	50%
David A. Fike	None	
James A. Judge	Anthony, Judge & Ware	50%
	AJW Properties	50%
Clyde V. Kelly, III	Kelly Distributors, Inc.	100%
Frank E. Mason, III	F.E. Mason Company	100%
	Oxford International Company	100%
David W. Moore	None	
Jeffrey E. Thompson	Thompson & Richard, LLP	65%
	Thompson Building, LLC	60%
	Upstream Investments, LLC	33%
	JLI Wye River, LLC	33%
	Thompson Lake House, LLC	33%
	Big Lake House, LLC	50%
Executive Officer:		
Edward C. Allen	None	
Donna J. Stevens	None	
W. David Morse	None	

Exhibit A
The Shore Bancshares
Family of Companies

Shore Bancshares, Inc
No LEI
Easton, Maryland 21601
Incorporated in MD

100% ↓

Shore United Bank
LEI #54930009M8OIJWECQX81
Easton, Maryland, 21601
Incorporated in MD

Results: A list of branches for your holding company: **SHORE BANCSHARES, INC. (2429838) of EASTON, MD.**
The data are as of **12/31/2019**. Data reflects information that was received and processed through **01/07/2020**.

Reconciliation and Verification Steps

- 1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
- 2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter '**OK**' in the **Data Action** column.

Change: If the branch information is incorrect or incomplete, revise the data, enter '**Change**' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

Close: If a branch listed was sold or closed, enter '**Close**' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

Delete: If a branch listed was never owned by this depository institution, enter '**Delete**' in the **Data Action** column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter '**Add**' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	933023	SHORE UNITED BANK	18 EAST DOVER STREET	EASTON	MD	21601	TALBOT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3663714	CAMDEN BRANCH	4580 SOUTH DUPONT HIGHWAY	CAMDEN	DE	19934	KENT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	4815734	GOVERNORS AVENUE BRANCH	800 S GOVERNORS AVENUE	DOVER	DE	19904	KENT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	238812	FELTON BRANCH	120 WEST MAIN STREET	FELTON	DE	19943	KENT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	2450618	MILFORD BRANCH	698 NORTH DUPONT BOULEVARD SUITE A	MILFORD	DE	19963	SUSSEX	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3673843	243 ARBUTUS	1101 MAIDEN CHOICE LANE	BALTIMORE	MD	21229	BALTIMORE	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3373228	SUNBURST BRANCH	424 DORCHESTER AVENUE	CAMBRIDGE	MD	21613	DORCHESTER	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	5012053	COMMERCE STREET	109 N. COMMERCE STREET	CENTREVILLE	MD	21617	QUEEN ANNES	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	932521	ROUTE 213 BRANCH	2609 CENTREVILLE ROAD	CENTREVILLE	MD	21617	QUEEN ANNES	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3216633	CHESTER BRANCH	300 CASTLE MARINA ROAD	CHESTER	MD	21619	QUEEN ANNES	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3679685	WASHINGTON SQUARE BRANCH	899 WASHINGTON AVE	CHESTERTOWN	MD	21620	KENT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3016888	DENTON BRANCH	850 SOUTH FIFTH AVENUE	DENTON	MD	21629	CAROLINE	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	2260853	ELLIOTT ROAD BRANCH	8275 ELLIOTT RD	EASTON	MD	21601	TALBOT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	795623	TRED AVON SQUARE BRANCH	212 MARLBORO ROAD	EASTON	MD	21601	TALBOT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Trust	4114017	WYE FINANCIAL AND TRUST	16 N WASHINGTON STREET	EASTON	MD	21601	TALBOT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3673852	244 ELKRIDGE	6050 MARSHALEE DRIVE	ELKRIDGE	MD	21075	HOWARD	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3400450	GRASONVILLE BRANCH	202 PULLMAN CROSSING ROAD	GRASONVILLE	MD	21638	QUEEN ANNES	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	3673825	274 OWINGS MILLS	9612 REISTERSTOWN ROAD	OWINGS MILLS	MD	21117	BALTIMORE	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	1971143	TUCKAHOE BRANCH	22151 WES STREET	RIDGELY	MD	21660	CAROLINE	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	611125	SAINT MICHAELS BRANCH	1013 TALBOT ST	SAINT MICHAELS	MD	21663	TALBOT	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	871929	STEVENSVILLE BRANCH	408 THOMPSON CREEK ROAD	STEVENSVILLE	MD	21666	QUEEN ANNES	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	
OK		Full Service	5162323	ONLEY, VA BRANCH	25306 LANKFORD HIGHWAY	ONLEY	VA	23418	ACCOMACK	UNITED STATES	Not Required	Not Required	SHORE UNITED BANK	933023	