

FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL
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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person* Ramey Carol A		2. Date of Event Requiring Statement (Month/Day/Year) 9/23/2008	3. Issuer Name and Ticker or Trading Symbol WSB Holdings Inc WSB	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Principal Financial Officer	
4201 MITCHELLVILLE ROAD SUITE 200 BOWIE MD 20716			5. If Amendment, Date Original Filed (Month/Day/Year)	
(Street)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	
(City)	(State)	(Zip)	Table I -- Non-Derivative Securities Beneficially Owned	
1. Title of Security (Instr. 4) Common Stock		2. Amount of Securities Beneficially Owned (Instr. 4) 3,999	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5) D	4. Nature of Indirect Beneficial Ownership (Instr. 5)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II -- Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Securities (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Employee Stock Option Right to Buy	5/18/2001	5/18/2010	Common Stock	6,000	\$2.25	D	
Employee Stock Option Right to Buy	11/16/2001	11/16/2010	Common Stock	7,500	\$2.2083	D	
Employee Stock Option Right to Buy	1/19/2002	1/19/2011	Common Stock	6,000	\$2.2917	D	
Employee Stock Option Right to Buy	5/30/2002	5/30/2011	Common Stock	4,500	\$2.58	D	
Employee Stock Option Right to Buy	10/1/2002	10/1/2011	Common Stock	4,500	\$3.1667	D	
Employee Stock Option Right to Buy	11/1/2002	11/1/2011	Common Stock	10,500	\$3.2667	D	
Employee Stock Option Right to Buy	12/19/2002	12/19/2011	Common Stock	7,500	\$3.4667	D	
Employee Stock Option Right to Buy	11/20/2003	11/20/2012	Common Stock	1,500	\$5.2	D	

Explanation of Responses:

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient,
See Instruction 6 for procedure.

Carol A. Ramey, Principal Financial Officer

** Signature of Reporting Person

9/30/2008

Date

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.