

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

OMB APPROVAL	
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FORM 4

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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(f) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person Harnett, William J.			2. Issuer Name and Ticker or Trading Symbol The Washington Savings Bank (WSB)			6. Relationship of Reporting Person(s) to Issuer (Check all applicable)		
(Last)	(First)	(Middle)	3. IRS Identification Number of Reporting Person, if an entity (Voluntary) 159-22-5919	4. Statement for Month/Year September 2002		<input checked="" type="checkbox"/> Director	<input checked="" type="checkbox"/> 10% Owner	
4201 Mitchellville Road Suite 200				5. If Amendment, Date of Original (Month/Year)		<input checked="" type="checkbox"/> Officer	Other	
(Street)						(give title below) (specify below)		
Bowie, Maryland, 20716 usa					Chairman, CEO, Director			
(City)	(State)	(ZIP)			7. 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			

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
			Code	V	Amount				(A) or (D)
Common Stock	9/27/2002 (D)	P		(2)	500	A	\$8.1500	D	
Common Stock	11/26/2002 (D)	P		(2)	800	A	\$8.2000	D	

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 4(b)(v). 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.

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned at End of Month (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
						Date Exercisable	Expiration Date						
			Code V	(A)	(D)	Title	Amount or Number of Shares						

Explanation of Responses:

Please see footnotes on additional page(s)


** Signature of Reporting Person

9/13/2004
Date

** 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

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.

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Harnett, William, J.
4201 Mitchellville Road
Suite 200
Bowie, Maryland, 20716
usa

The Washington Savings Bank (WSB)

(1) This is to report a late filing for the purchase of 1300 shares of The Washington Savings Bank common stock. 500 shares at \$8.15 per share were purchased on 9/27/02 and 800 shares at \$8.20 per share were purchased on 11/26/02.

(2) The amounts listed are pre-stock split numbers. WSB did a three-for-two stock split on April 23, 2003.

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