



## WSB Holdings, Inc. Announces Amended Third Quarter Results

November 2010

### TO OUR SHAREHOLDERS:

**WSB Holdings, Inc.** (Nasdaq: "WSB"), the parent company of Washington Savings Bank, F.S.B., (the "Bank") announced results of operations for both its third quarter and the nine month period ending September 30, 2010 on October 28, 2010. The annual examination of our wholly-owned banking subsidiary, the Bank, by the Office of Thrift Supervision, our primary regulator, was completed on November 10, 2010. At the conclusion of the examination, the Bank's examiners recommended an additional \$950,000 to our loan loss provision as of September 30, 2010. As a result of the recommendation, we have revised our third quarter results ending September 30, 2010.

Please refer to our most recent Securities and Exchange filing (Form 10-Q) by visiting [www.sec.gov](http://www.sec.gov) (ticker symbol: WSB) or by visiting [www.twsb.com](http://www.twsb.com). Once at our website, go to about TWSB then click on financial highlights, quarterly and annual reports (10-Q quarterly report-Qtr ending September 30, 2010).

For more information, visit <http://www.twsb.com> or call 301-352-3120.

William J. Harnett  
Chairman of the Board

Phillip C. Bowman  
Chief Executive Officer