

MANUALLY SIGNED

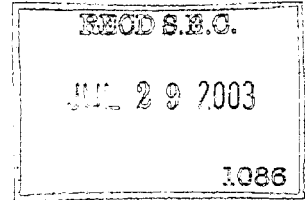
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**



03028141

FORM 11-K

**ANNUAL REPORT
PURSUANT TO SECTION 15(d) OF THE
SECURITIES ACT OF 1934**



(Mark One)

- ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 [NO FEE REQUIRED]**

For the fiscal year ended December 31, 2002

OR

- TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES
EXCHANGE ACT OF 1934 [NO FEE REQUIRED]**

For the transition period from _____ to _____

Commission file number: 333-53295

- A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

**Baltimore County Savings Bank, F.S.B. Employees' Savings & Profit
Sharing Plan and Trust**

- B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**BCSB Bankcorp, Inc.
4111 E. Joppa Road, Suite 300
Baltimore, Maryland 21236**

PROCESSED
JUL 30 2003
THOMSON
FINANCIAL



REQUIRED INFORMATION

Form 5500 of Baltimore County Savings Bank, F.S.B. Employees' Savings & Profit Sharing Plan and Trust

COPY

Official Use Only
OMB Nos. 1210 - 0110
1210 - 0089

2002

This Form is Open to
Public Inspection

Form 5500

Department of the Treasury
Internal Revenue Service
Department of Labor
Pension and Welfare Benefits
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6039D, 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For the calendar plan year 2002 or fiscal plan year beginning and ending
A This return/report is for: (1) a multiemployer plan; (2) a single-employer plan; (3) a multiple-employer plan; (4) a DFE
B This return/report is: (1) the first return/report filed for the plan; (2) an amended return/report; (3) the final return/report filed for the plan; (4) a short plan year return/report
C If the plan is a collectively-bargained plan, check here
D If filing under an extension of time or the DFVC program, check box and attach required information

Part II Basic Plan Information -- enter all requested information.

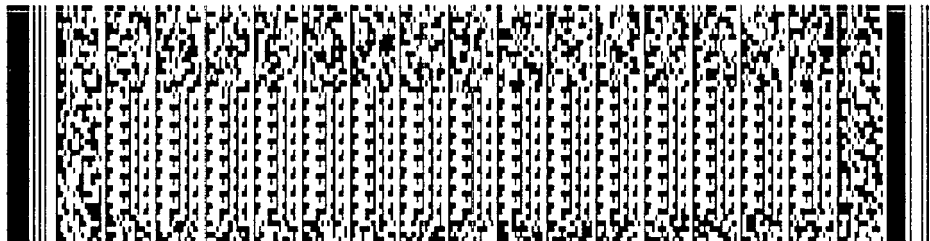
1a Name of plan: BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROFIT SHARING PLAN & TRUST
1b Three-digit plan number (PN): 002
1c Effective date of plan (mo., day, yr.): 09/01/1994
2a Plan sponsor's name and address (employer, if for a single-employer plan): BALTIMORE COUNTY SAVINGS BANK, FSB 4111 EAST JOPPA ROAD BALTIMORE MD 21236
2b Employer Identification Number (EIN): 52-0791958
2c Sponsor's telephone number: 410-256-5000
2d Business code (see instructions): 522120

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report if it is being filed electronically, and to the best of my knowledge and belief, it is true, correct and complete.

SIGN HERE: Signature of plan administrator, Date: 7-21-03, Type or print name of individual signing as plan administrator: WM. M. LOUGHRAN
SIGN HERE: Signature of employer/plan sponsor/DFE, Date: 7-21-03, Type or print name of individual signing as employer, plan sponsor or DFE: WM. M. LOUGHRAN

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500. v5.0 Form 5500 (2002)



3a Plan administrator's name and address (If same as plan sponsor, enter "Same") SAME	3b Administrator's EIN
	3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report below: a Sponsor's name	b EIN
	c PN

5 Preparer information (optional) a Name (including firm name, if applicable) and address	b EIN
	c Telephone number

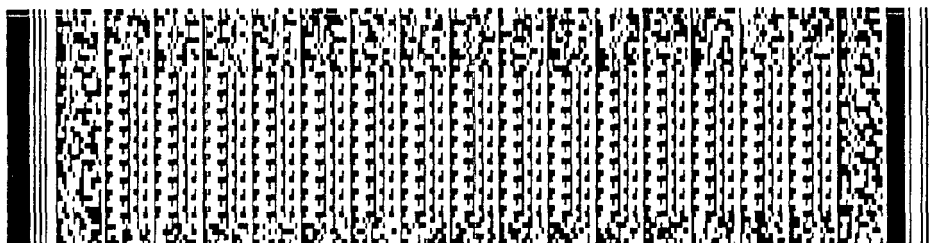
6 Total number of participants at the beginning of the plan year	6	114
7 Number of participants as of the end of the plan year (welfare plans complete only lines 7a, 7b, 7c, and 7d)		
a Active participants	7a	127
b Retired or separated participants receiving benefits	7b	0
c Other retired or separated participants entitled to future benefits	7c	13
d Subtotal. Add lines 7a, 7b, and 7c	7d	140
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	7e	0
f Total. Add lines 7d and 7e	7f	140
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	7g	128
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	7h	2
i If any participant(s) separated from service with a deferred vested benefit, enter the number of separated participants required to be reported on a Schedule SSA (Form 5500)	7i	4

8 Benefits provided under the plan (complete 8a and 8b as applicable)

a Pension benefits (check this box if the plan provides pension benefits and enter the applicable pension feature codes from the List of Plan Characteristics Codes printed in the instructions): 2G 2J 2K 3E 2E 3H

b Welfare benefits (check this box if the plan provides welfare benefits and enter the applicable welfare feature codes from the List of Plan Characteristics Codes printed in the instructions):

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(i) insurance contracts	(2) <input type="checkbox"/> Code section 412(i) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor



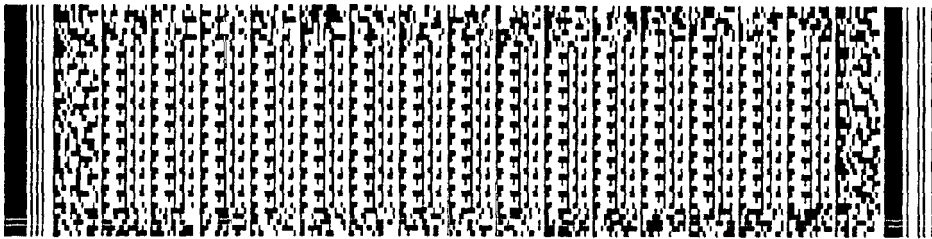
10 Schedules attached (Check all applicable boxes and, where indicated, enter the number attached. See instructions.)

a Pension Benefit Schedules

- (1) R (Retirement Plan Information)
- (2) T (Qualified Pension Plan Coverage Information)
 If a Schedule T is not attached because the plan is relying on coverage testing information for a prior year, enter the year ▶ _____
- (3) B (Actuarial Information)
- (4) E (ESOP Annual Information)
- (5) SSA (Separated Vested Participant Information)

b Financial Schedules

- (1) H (Financial Information)
- (2) I (Financial Information -- Small Plan)
- (3) A (Insurance Information)
- (4) C (Service Provider Information)
- (5) D (DFE/Participating Plan Information)
- (6) G (Financial Transaction Schedules)
- (7) 1 P (Trust Fiduciary Information)



**SCHEDULE I
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits
Administration

Pension Benefit Guaranty Corporation

Financial Information -- Small Plan

This schedule is required to be filed under Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500.

Official Use Only

OMB No. 1210-0110

2002

This Form is Open
to Public Inspection.

For calendar year 2002 or fiscal plan year beginning _____ and ending _____

A Name of plan BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROF	B Three-digit plan number ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 BALTIMORE COUNTY SAVINGS BANK, FSB	D Employer Identification Number 52-0791958

Complete Schedule I if the plan covered fewer than 100 participants as of the beginning of the plan year. You may also complete Schedule I if you are filing as a small plan under the 80-120 participant rule (see instructions). Complete Schedule H if reporting as a large plan or DFE.

Part I Small Plan Financial Information

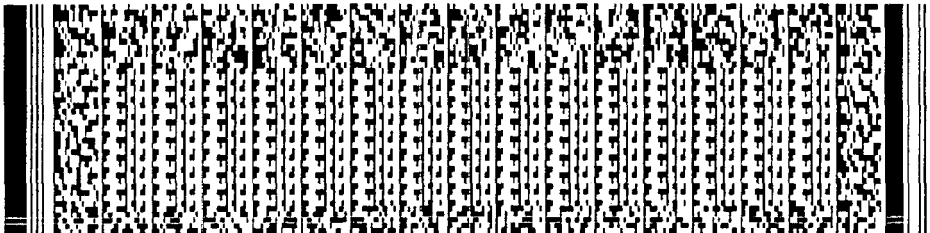
Report below the current value of assets and liabilities, income, expenses, transfers and changes in net assets during the plan year. Combine the value of plan assets held in more than one trust. Do not enter the value of the portion of an insurance contract that guarantees during this plan year to pay a specific dollar benefit at a future date. Include all income and expenses of the plan including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar.

1 Plan Assets and Liabilities:		(a) Beginning of Year	(b) End of Year
a Total plan assets	1a	1349374	6614978
b Total plan liabilities	1b		
c Net plan assets (subtract line 1b from line 1a)	1c	1349374	6614978
2 Income, Expenses, and Transfers for this Plan Year:		(a) Amount	(b) Total
a Contributions received or receivable			
(1) Employers	2a(1)	193228	
(2) Participants	2a(2)	251577	
(3) Others (including rollovers)	2a(3)	22352	
b Noncash contributions	2b		
c Other income	2c	-433740	
d Total income (add lines 2a(1), 2a(2), 2a(3), 2b, and 2c)	2d		33417
e Benefits paid (including direct rollovers)	2e	674936	
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Other expenses	2h	1267	
i Total expenses (add lines 2e, 2f, 2g, and 2h)	2i		676203
j Net income (loss) (subtract line 2i from line 2d)	2j		-642786
k Transfers to (from) the plan (see instructions)	2k		5908390

3 Specific Assets: If the plan held assets at anytime during the plan year in any of the following categories, check "Yes" and enter the current value of any assets remaining in the plan as of the end of the plan year. Allocate the value of the plan's interest in a commingled trust containing the assets of more than one plan on a line-by-line basis unless the trust meets one of the specific exceptions described in the instructions.

	Yes	No	Amount
a Partnership/joint venture interests	3a	X	
b Employer real property	3b	X	

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500. v5.0 Schedule I (Form 5500) 2002



	Yes	No	Amount
3c Real estate (other than employer real property)		X	
d Employer securities	X		713406
e Participant loans	X		74305
f Loans (other than to participants)		X	
g Tangible personal property		X	

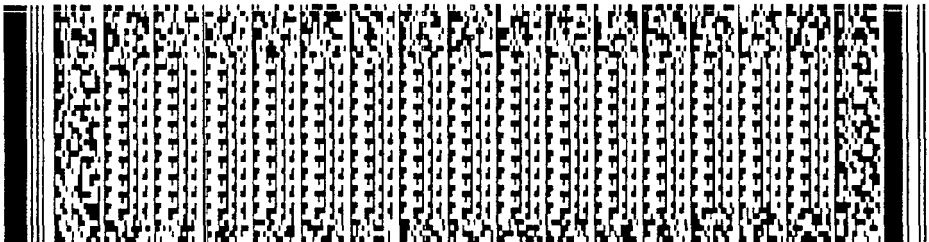
Part I Transactions During Plan Year

During the plan year:	Yes	No	Amount
4a Did the employer fail to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by the participants' account balance		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible?		X	
d Did the plan engage in any nonexempt transaction with any party-in-interest?		X	
e Was the plan covered by a fidelity bond?	X		3750000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan at any time hold 20% or more of its assets in any single security, debt, mortgage, parcel of real estate, or partnership/joint venture interest?		X	
j Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
k Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? If no, attach the IQPA's report or 2520.104-50 statement. (See instructions on waiver eligibility and conditions.)	X		

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year Yes No Amount _____

5b If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
_____	_____	_____
_____	_____	_____



SCHEDULE P
(FORM 5500)

Annual Return of Fiduciary
of Employee Benefit Trust

Official Use Only

OMB No. 1210-0110

2002

This Form is Open to
Public Inspection.

This schedule may be filed to satisfy the requirements under section 6033(a) for an annual information return from every section 401(a) organization exempt from tax under section 501(a).

Filing this form will start the running of the statute of limitations under section 6501(a) for any trust described in section 401(a) that is exempt from tax under section 501(a).

▶ File as an attachment to Form 5500 or 5500-EZ.

Department of the Treasury
Internal Revenue Service

For trust calendar year 2002 or fiscal year beginning and ending

1a Name of trustee or custodian

THE CHARLES SCHWAB TRUST COMPANY

b Number, street, and room or suite no. (If a P.O. box, see the instructions for Form 5500 or 5500-EZ.)

425 MARKET STREET 7TH FLOOR

c City or town, state, and ZIP code

SAN FRANCISCO CA 94105

2a Name of trust

BALTIMORE COUNTY SVGS BANK, EMPLOYEE SVGS PROFIT SHARING PLAN

b Trust's employer identification number 94-3149038

3 Name of plan if different from name of trust

4 Have you furnished the participating employee benefit plan(s) with the trust financial information required to be reported by the plan(s)?

Yes No

5 Enter the plan sponsor's employer identification number as shown on Form 5500 or 5500-EZ

52-0791958

Under penalties of perjury, I declare that I have examined this schedule, and to the best of my knowledge and belief it is true, correct, and complete.

SIGN
HERE

Signature of
fiduciary

[Handwritten Signature] CSTZ

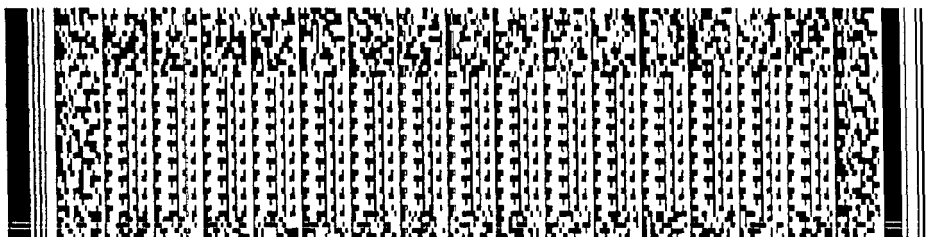
Date

7/10/03

For the Paperwork Reduction Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-EZ.

v5.0

Schedule P (Form 5500) 2002



**SCHEDULE R
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Pension and Welfare Benefits
Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

► **File as an Attachment to Form 5500.**

Official Use Only

OMB No. 1210-0110

2002

**This Form is Open to
Public Inspection.**

For calendar year 2002 or fiscal plan year beginning _____ and ending _____

A Name of plan BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROF	B Three-digit plan number 002
C Plan sponsor's name as shown on line 2a of Form 5500 BALTIMORE COUNTY SAVINGS BANK, FSB	D Employer Identification Number 52-0791958

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions	1 \$
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits). 94-3149038 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

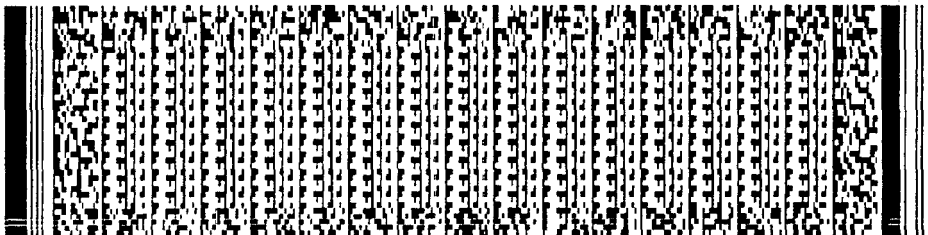
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(c)(8) or ERISA section 302(c)(8)?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the ruling letter granting the waiver	Month _____ Day _____ Year _____
6a Enter the minimum required contribution for this plan year	6a \$
b Enter the amount contributed by the employer to the plan for this plan year	6b \$
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c \$
7 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

Part III Amendments

8 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased the value of benefits? (see instructions)	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500. v5.0 Schedule R (Form 5500) 2002



**SCHEDULE SSA
(Form 5500)**

**Annual Registration Statement Identifying Separated
Participants With Deferred Vested Benefits**

Under Section 6057(a) of the Internal Revenue Code

► File as an attachment to Form 5500 unless box 1b is checked.

Department of the Treasury
Internal Revenue Service

Official Use Only

OMB No. 1210-0110

2002

This Form is NOT Open
to Public Inspection.

For calendar year 2002 or fiscal plan year beginning _____ and ending _____

A Name of plan
BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROF

B Three-digit plan number ► 002

C Plan sponsor's name as shown on line 2a of Form 5500
BALTIMORE COUNTY SAVINGS BANK, FSB

D Employer Identification Number
52-0791958

1a Check here if additional participants are shown on attachments. All attachments must include the sponsor's name, EIN, name of plan, plan number, and column identification letter for each column completed for line 4.

1b Check here if plan is a government, church or other plan that elects to voluntarily file Schedule SSA. If so, complete lines 2 through 3c, and the signature area. Otherwise, complete the signature area only.

2 Plan sponsor's address (number, street, and room or suite no.) (If a P.O. box, see the instructions for line 2.)

City or town, state, and ZIP code

3a Name of plan administrator (if other than sponsor)

3b Administrator's EIN

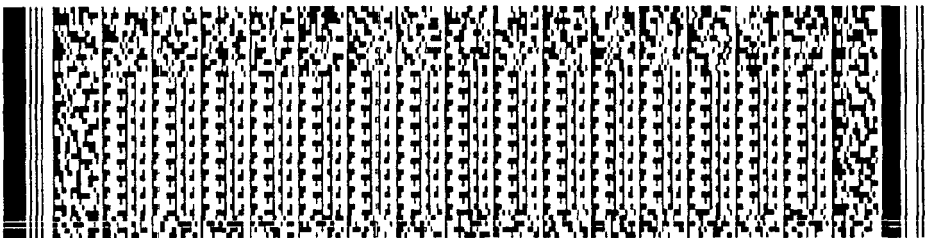
3c Number, street, and room or suite no. (If a P.O. box, see the instructions for line 2.)

City or town, state, and ZIP code

Under penalties of perjury, I declare that I have examined this report, and to the best of my knowledge and belief, it is true, correct, and complete.

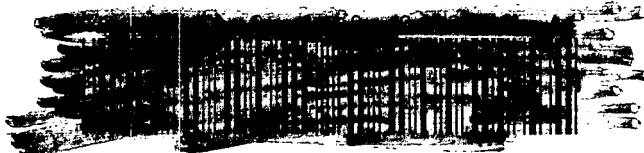
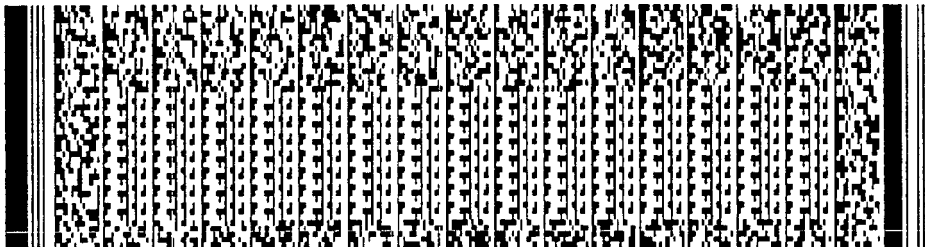
SIGN HERE Signature of plan administrator ► Wm. K. Longen

Phone number of plan administrator ► 410-256-5000 Date ► 7-21-03



- 4** Enter one of the following Entry Codes in column (a) for each separated participant with deferred vested benefits that:
- Code A** -- has not previously been reported.
 - Code B** -- has previously been reported under the above plan number but requires revisions to the information previously reported.
 - Code C** -- has previously been reported under another plan number but will be receiving their benefits from the plan listed above instead.
 - Code D** -- has previously been reported under the above plan number but is no longer entitled to those deferred vested benefits.

		Use with entry code "A", "B", "C", or "D"			Use with entry code "A" or "B"		
(a) Entry Code	(b) Social Security Number	(c) Name of Participant (First) (M.I.) (Last)			Enter code for nature and form of benefit		Amount of vested benefit
					(d) Type of annuity	(e) Payment frequency	(f) Defined benefit plan -- periodic payment
A	213866311	DAWN		THOMAS	A	A	
D	454546035	LYNDA	P	TOMPKINS			
D	217868680	JENNIFER	L	TILLMAN			
D	219965990	KIMBERLY		STANSBERRY			
		Use with entry code "A" or "B"			Use with entry code "C"		
(a) Entry Code	Amount of vested benefit			(i) Previous sponsor's employer identification number	(j) Previous plan number	Defined contribution plan	
	(g) Units or shares	Share indicator	(h) Total value of account				
			5605.97				



**SCHEDULE T
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Qualified Pension Plan Coverage Information

This form is required to be filed under section 6058(a) of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500.

Official Use Only

OMB No. 1210-0110

2002

This Form is Open to
Public Inspection.

For calendar year 2002 or fiscal plan year beginning _____ and ending _____

A Name of plan BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROF	B Three-digit plan number ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 BALTIMORE COUNTY SAVINGS BANK, FSB	D Employer Identification Number 52-0791958

Note: If the plan is maintained by:

- More than one employer and benefits employees who are not collectively-bargained employees, a separate Schedule T may be required for each employer (see the instruction for line 1).
- An employer that operates qualified separate lines of business (QSLOBs) under Code section 414(r), a separate Schedule T may be required for each QSLOB (see the instruction for line 2).

1 If this schedule is being filed to provide coverage information regarding the noncollectively bargained employees of an employer participating in a plan maintained by more than one employer, enter the name and EIN of the participating employer:

1a Name of participating employer	1b Employer identification number
--	--

2 If the employer maintaining the plan operates QSLOBs, enter the following information:

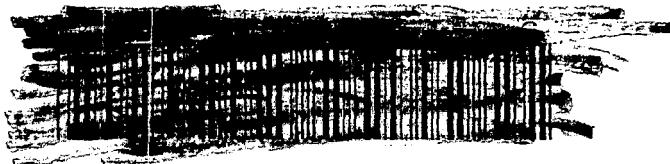
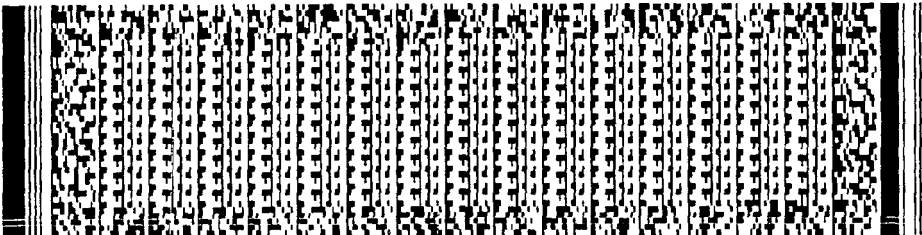
- a** The number of QSLOBs that the employer operates is _____
- b** The number of such QSLOBs that have employees benefiting under this plan is _____
- c** Does the employer apply the minimum coverage requirements to this plan on an employer-wide rather than a QSLOB basis? ... Yes No
- d** If the entry on line 2b is two or more and line 2c is "No," identify the QSLOB to which the coverage information given on line 3 or 4 relates.
▶

3 Exceptions -- Check the box before each statement that describes the plan or the employer. Also see instructions.

If you check any box, do not complete the rest of this Schedule.

- a** The employer employs only highly compensated employees (HCEs).
- b** No HCEs benefited under the plan at anytime during the plan year.
- c** The plan benefits only collectively-bargained employees.
- d** The plan benefits all nonexcludable nonhighly compensated employees of the employer (as defined in Code sections 414(b), (c), and (m)), including leased employees and self-employed individuals.
- e** The plan is treated as satisfying the minimum coverage requirements under Code section 410(b)(6)(C).

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500. v5.0 Schedule T (Form 5500) 2002



4 Enter the date the plan year began for which coverage data is being submitted. Month _____ Day _____ Year _____

a Did any leased employees perform services for the employer at any time during the plan year? Yes No

b In testing whether the plan satisfies the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4), does the employer aggregate plans? Yes No

c Complete the following:

(1) Total number of employees of the employer (as defined in Code section 414(b), (c), and (m)), including leased employees and self-employed individuals

c(1) _____

(2) Number of excludable employees as defined in IRS regulations (see instructions)

c(2) _____

(3) Number of nonexcludable employees. (Subtract line 4c(2) from line 4c(1))

c(3) _____

(4) Number of nonexcludable employees (line 4c(3)) who are HCEs

c(4) _____

(5) Number of nonexcludable employees (line 4c(3)) who benefit under the plan

c(5) _____

(6) Number of benefiting nonexcludable employees (line 4c(5)) who are HCEs

c(6) _____

d Enter the plan's ratio percentage and, if applicable, identify the disaggregated part of the plan to which the information on lines 4c and 4d pertains (see instructions) ▶ _____

d _____ %

e Identify any disaggregated part of the plan and enter the ratio percentage or exception (see instructions).

Disaggregated part:

Ratio Percentage:

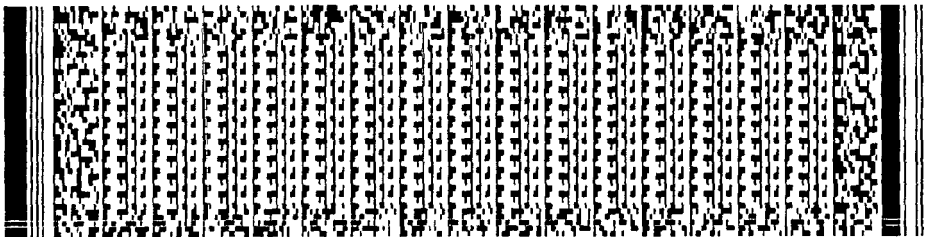
Exception:

(1) _____

(2) _____

(3) _____

f This plan satisfies the coverage requirements on the basis of (check one): (1) the ratio percentage test (2) average benefit test



**SUMMARY ANNUAL REPORT
FOR BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES'
SAVINGS & PROFIT SHARING PLAN & TRUST**

This is a summary of the annual report for the BALTIMORE COUNTY SAVINGS BANK, FSB EMPLOYEES' SAVINGS & PROFIT SHARING PLAN & TRUST, EIN 52-0791958, Plan No. 002, for the period January 1, 2002 through December 31, 2002. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$676,203. These expenses included \$674,936 in benefits paid to participants and beneficiaries and \$1,267 in other expenses. A total of 140 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$6,614,978 as of December 31, 2002, compared to \$1,349,374 as of January 1, 2002. During the plan year the plan experienced an increase in its net assets of \$5,265,604. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$33,417 including employer contributions of \$193,228, employee contributions of \$251,577, and earnings from investments of \$(433,740).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in this report is financial information.

To obtain a copy of the full annual report, or any part thereof, write or call
BALTIMORE COUNTY SAVINGS BANK, FSB
4111 EAST JOPPA ROAD
BALTIMORE, MD 21236
(410) 256-5000.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (BALTIMORE COUNTY SAVINGS BANK, FSB, 4111 EAST JOPPA ROAD, BALTIMORE, MD 21236) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to:
Public Disclosure Room, Room N1513
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

Baltimore County Savings Bank, F.S.B.
Employees' Savings & Profit Sharing
Plan and Trust

(Name of Plan)

By: Baltimore County Savings Bank, F.S.B., as
Plan Administrator

Date: July 28, 2003

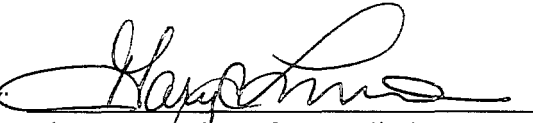
By: 
Print Name: Gary C. Loraditch
President

Exhibit 99

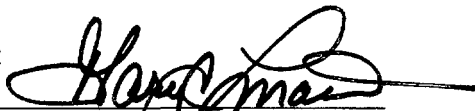
EXHIBITS

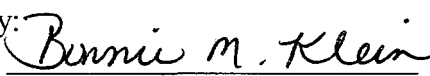
Exhibit 99

Certification Pursuant to 18 U.S.C. Section 1350, as Adopted Pursuant to Section 906 of the Sarbanes-Oxley Act of 2002

**CERTIFICATION PURSUANT TO 18. U.S.C. SECTION 1350
AS ADOPTED PURSUANT TO SECTION 906 OF THE
SARBANES-OXLEY ACT OF 2002**

In connection with the Annual Report on Form 11-K for the year ended December 31, 2002 of the Baltimore County Savings Bank, F.S.B. Employees' Savings & Profit Sharing Plan and Trust filed with the Securities and Exchange Commission on July 29, 2003 (the "Report"), the undersigned executive officers of BCSB Bankcorp, Inc. hereby certify that the Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934, and the information contained in the Report fairly presents, in all material respects, the financial condition and results of operations of the Registrant.

By: 
Name: Gary C. Loraditch
Title: President and Chief
Executive Officer

By: 
Name: Bonnie M. Klein
Title: Vice President and
Chief Financial Officer

Date: July 28, 2003