

The logo for Branch Analyzer features the word "BRANCH" in a dark blue, serif font, with a gold-colored stylized "C" or hook symbol above the letter "B". A thin gold horizontal line runs across the page, separating "BRANCH" from "ANALYZER", which is written in a larger, dark blue, serif font below the line.

# BRANCH ANALYZER

Branch Analyzer is Callahan & Associates' unique, web-based software application that allows credit unions track their market share and overall performance against financial institutions all the way down to the branch level. Branch Analyzer lets credit unions widen their benchmarking to include their entire market – both banks and credit unions – and more accurately gauge their competitive environment.

Credit union professionals can also investigate trends in performance with five years of historical data and four years of trending. This gives a complete picture of a branch's market share performance and a more accurate assessment of branch performance over time. Branch Analyzer also lets credit unions pinpoint the right placement for their next branch based on the location and performance of other banks and credit unions in selected zip codes.

Sample Data Report  
Montgomery County, MD

## Branch Deposit Analysis

Note: Data for individual credit union branches is not currently reported. Therefore, credit union data presented in this report only includes those that are headquartered within the defined market.

### Defined market includes the following:

Counties	Montgomery (MD),
Cities	
Zip Codes	
Institutions	Banks/Thrifs and Credit Unions
As of	June 2008

### Defined Market-Deposit Report

	# of Institutions	# of Branches	Avg. Deposit Size per Branch	Total Deposits Size June 2008	12 mo. Dep. Growth	Share of Market
All other CUs in Market	16 CUs*	59	\$30,637,236	\$1,807,596,903	4.36%	7.02%
Banks in Market	36 Banks	321	\$75,806,063	\$23,954,716,000	0.12%	92.98%
Market Total	52	380	\$67,795,560	\$25,762,312,903	0%	100%

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### Market Share in Perspective

Credit Union U.S. Avg.	8.9% (Banks & Thrifs: 91.1%)
CU Share in Market (all CUs in this market)	\$1,807,596,903%

Tip: Click on branch # to see branch detail. (Banks/Thrifs only)

Tip: Click on any column header to sort.

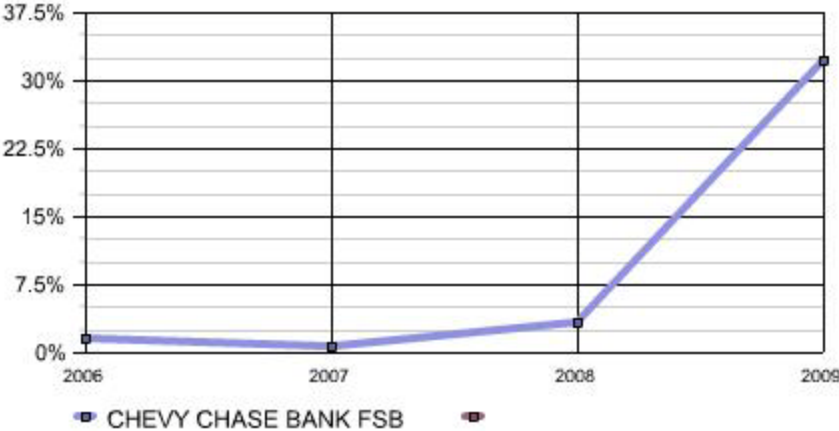
Rank	Institution Name	Number of Branches 08	Number of Branches 07	Branch change from previous year	Total \$ Deposits 06/08	Total \$ Deposits 06/07	Deposit change from previous year	12 mo. Dep. Growth	Market Share 06/08	Market Share 06/07	Market Share change from previous year
1	CHEVY CHASE BANK FSB	<a href="#">71</a>	68	3	\$6,207,345,000	\$6,011,131,000	\$196,214,000	3.16%	24.09%	23.43%	0.66%
2	BANK OF AMERICA NA	<a href="#">30</a>	30	0	\$3,037,753,000	\$2,992,240,000	\$45,513,000	1.50%	11.79%	11.66%	0.13%
3	SUNTRUST BANK	<a href="#">38</a>	38	0	\$2,941,579,000	\$3,010,326,000	(\$68,747,000)	-2.34%	11.42%	11.73%	-0.31%
4	WACHOVIA BANK NATIONAL ASSN	<a href="#">14</a>	14	0	\$2,909,000,000	\$3,025,969,000	(\$116,969,000)	-4.02%	11.29%	11.80%	-0.51%
5	SANDY SPRING BANK	<a href="#">20</a>	20	0	\$1,561,126,000	\$1,584,620,000	(\$23,494,000)	-1.50%	6.06%	6.18%	-0.12%
6	CITIBANK NATIONAL ASSN	<a href="#">9</a>	9	0	\$1,143,321,000	\$1,085,302,000	\$58,019,000	5.07%	4.44%	4.23%	0.21%
7	BRANCH BANKING&TRU ST CO	<a href="#">18</a>	19	-1	\$905,050,000	\$977,025,000	(\$71,975,000)	-7.95%	3.51%	3.81%	-0.30%
8	PNC BANK NATIONAL ASSN	<a href="#">16</a>	5	11	\$815,828,000	\$210,428,000	\$605,400,000	74.21%	3.17%	0.82%	2.35%
9	PROVIDENT BANK OF MARYLAND	<a href="#">18</a>	18	0	\$623,457,000	\$661,704,000	(\$38,247,000)	-6.13%	2.42%	2.58%	-0.16%
10	EAGLEBANK	<a href="#">6</a>	6	0	\$608,107,000	\$571,800,000	\$36,307,000	5.97%	2.36%	2.23%	0.13%
11	MANUFACTURERS&TRADERS TR CO	<a href="#">19</a>	18	1	\$578,804,000	\$600,212,000	(\$21,408,000)	-3.70%	2.25%	2.34%	-0.09%
12	Montgomery County Teachers Federal Credit Union	<a href="#">7</a>	6	1	\$407,314,909	\$385,891,838	\$21,423,071	5.26%	1.58%	1.50%	0.08%
13	UNITED BANK	<a href="#">8</a>	8	0	\$386,284,000	\$393,520,000	(\$7,236,000)	-1.87%	1.50%	1.53%	-0.03%
14	PRESIDENTIAL BANK FSB	<a href="#">2</a>	2	0	\$374,757,000	\$404,763,000	(\$30,006,000)	-8.01%	1.45%	1.58%	-0.13%
15	National Institutes of Health Federal Credit Union	<a href="#">11</a>	11	0	\$360,376,663	\$319,841,574	\$40,535,089	11.25%	1.40%	1.24%	0.16%
16	AMERICAN BANK	<a href="#">3</a>	3	0	\$281,104,000	\$256,326,000	\$24,778,000	8.81%	1.09%	1.00%	0.09%
17	Lafayette Federal Credit Union	<a href="#">5</a>	6	-1	\$259,378,491	\$250,696,493	\$8,681,998	3.35%	1.01%	0.97%	0.04%
18	Signal Financial Federal Credit Union	<a href="#">6</a>	6	0	\$224,080,843	\$216,356,656	\$7,724,187	3.45%	0.87%	0.84%	0.03%
19	OBA FEDERAL SAVINGS BANK	<a href="#">3</a>	3	0	\$187,371,000	\$192,218,000	(\$4,847,000)	-2.59%	0.73%	0.75%	-0.02%
20	Mid-Atlantic Federal Credit Union	<a href="#">5</a>	5	0	\$175,122,050	\$173,658,545	\$1,463,505	0.84%	0.68%	0.67%	0.01%

## CHEVY CHASE BANK FSB Branch Deposits By Location

No.	Branch Name	City	6/08 Deposit \$	6/08 Growth %
1	7501 Wisconsin Avenue	Bethesda	\$1,627,359,000	9.32%
2	8401 Connecticut Ave	Chevy Chase	\$186,867,000	-0.04%
3	7941 Tuckerman Lane	Potomac	\$178,457,000	3.17%
4	10211 River Rd	Potomac	\$166,977,000	5.33%
5	13641 Connecticut Avenue	Wheaton	\$158,410,000	3.26%
6	317 Kentlands Boulevard	Gaithersburg	\$155,750,000	-0.83%
7	101 Halpine Rd	Rockville	\$149,011,000	2.94%
8	1327 Lambertson Drive	Silver Spring	\$145,261,000	-2.64%
9	11261 New Hampshire Avenue	Silver Spring	\$121,914,000	-4.93%
10	812 Muddy Branch Rd	Gaithersburg	\$121,663,000	-0.17%
11	8315 Georgia Avenue	Silver Spring	\$113,667,000	-1.50%
12	12 Bureau Drive	Gaithersburg	\$112,521,000	-1.97%
13	12097 Rockville Pike	Rockville	\$112,257,000	-3.61%
14	5459 Wisconsin Avenue	Chevy Chase	\$110,361,000	-0.60%
15	3828 International Drive	Silver Spring	\$104,318,000	5.90%
16	11301 Rockville Pike	Kensington	\$101,766,000	3.84%
17	1181 University Boulevard	Takoma Park	\$100,975,000	-1.95%
18	2409 Wootton Parkway	Rockville	\$90,649,000	4.08%
19	7340 Westlake Terrace	Bethesda	\$90,596,000	-5.65%
20	17831 Georgia Avenue	Olney	\$88,175,000	2.86%
21	4701 Sangamore Road	Bethesda	\$87,057,000	-3.62%
22	13301 New Hampshire Avenue	Silver Spring	\$84,802,000	6.33%
23	5370 Westbard Ave	Bethesda	\$82,616,000	2.64%
24	18104 Town Center Dr	Olney	\$81,367,000	0.95%
25	15777 Columbia Pike	Burtonsville	\$80,633,000	-5.85%
26	16827 Crabbs Branch Way	Rockville	\$77,845,000	3.81%
27	19801 Century Blvd	Germantown	\$76,251,000	-2.01%
28	8740 Arliss Street	Silver Spring	\$73,950,000	-2.99%
29	20000 Goshen Road	Gaithersburg	\$72,146,000	-1.45%
30	2215 Bel Pre Road	Wheaton	\$70,769,000	2.54%
31	10400 Old Georgetown Road	Bethesda	\$69,228,000	-4.88%
32	2801 University Blvd West	Kensington	\$65,991,000	1.07%
33	9761 Traville Gateway Drive	Rockville	\$60,696,000	11.82%
34	802 Pleasant Drive	Rockville	\$59,675,000	-20.21%
35	2315 Randolph Road	Silver Spring	\$59,242,000	-0.13%
36	100 Gibb Street A	Rockville	\$56,878,000	New
37	19610 Club House Road	Gaithersburg	\$54,144,000	-3.95%
38	10159 New Hampshire Avenue	Silver Spring	\$53,700,000	-2.49%
39	14943 Shady Grove Road	Rockville	\$53,028,000	8.34%
40	4825 Cordell Avenue	Bethesda	\$52,818,000	12.94%
41	115 W. University Blvd.	Silver Spring	\$49,954,000	-4.57%
42	7700 Old Georgetown Road	Bethesda	\$49,643,000	-1.55%
43	10707 Connecticut Ave	Kensington	\$49,276,000	1.89%

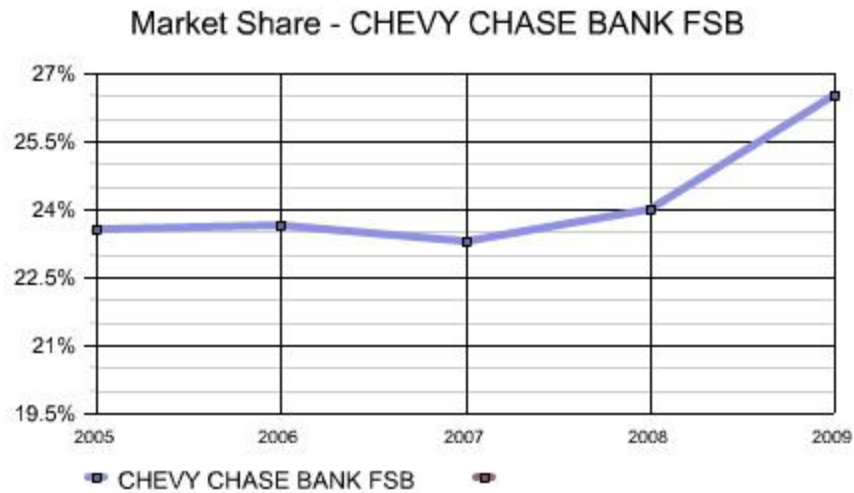
# Branch Deposit Analysis

Deposit Growth - CHEVY CHASE BANK FSB



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