

THE ART OF POSITIONING

# bancography

BRANCH PRODUCT RESEARCH BRAND

## BRANCH STRATEGY

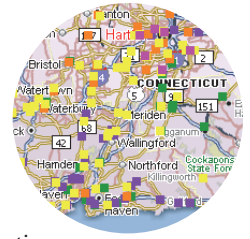
Institutions must understand the financial implications of each branch addition, closure, and consolidation, as well as the appropriate configuration for each proposed location.

Bancography offers one-off branch studies, custom network optimization services, branch staffing models and *Bancography Plan*, our market analysis and branch planning software tool, to assist institutions with examining their branch networks.

For more information, contact us  
at (205) 252-6671 or  
[info@bancography.com](mailto:info@bancography.com).

## Branch Site Analysis

Bancography evaluates the demographic and competitive environment surrounding your proposed location to build complete financial projections for the proposed branch. The evaluation includes a recommendation on whether to proceed with the project and a discussion of the primary indicators, risks, and alternatives.



**Send Bancography the location of your next proposed branch, and we will provide:**

- > **Demographic review** for any trade area, including:
  - > population counts
  - > growth projections
  - > age distribution
  - > racial composition
  - > income distribution
  - > employment counts and business counts by primary SIC code
  - > thematic maps (income, growth, home value)
- > **Competitive profile**, including five-year deposit history for all competing banks, thrifts, and credit unions in any trade area, as well as discussion of deposit growth trends
- > **Maps** of the proposed location showing all competing institutions
- > **Market demand estimates**, based on underlying demographics, for major product groups: Checking, Savings, Money Market, CDs, Equity Lines, Installment Loans
- > **Plots of current customer households** that may reveal gaps in existing coverage or confirm that the proposed area is already well served
- > **Pro forma balance sheet and income projections** for the proposed branch. Projections use the institution's own spreads, rates, land and construction costs, and operating expenses
- > **Analysis and recommendations:** detailed write-up discussing market environment, recommendations and alternatives

**Pricing: \$2,400 per proposed site**

THE ART OF POSITIONING

# bancography

BRANCH PRODUCT RESEARCH BRAND

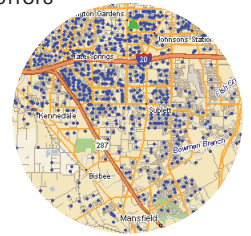
## ABOUT BANCOGRAPHY

Bancography provides consulting services, software tools and marketing research to financial institutions to support their branch, product and brand positioning strategies. For the branch network, Bancography offers custom network optimization services in addition to *Bancography Plan*, our market analysis and branch planning software tool.

For more information, contact us at (205) 252-6671 or [info@bancography.com](mailto:info@bancography.com).

## Branch Site Identification

For an institution that seeks to expand within a broad area but has not identified a specific location, Bancography offers the Branch Site Identification. In this exercise, Bancography profiles each potential submarket within the broad target area, compares the demographic, competitive, and financial implications of each, and provides prioritized recommendations for branching.



**Once you submit a target geography, Bancography will provide the following for each submarket:**

- > **Demographic review**
  - > population counts
  - > growth projections
  - > age distribution
  - > racial composition
  - > income distribution
  - > employment counts and business counts by primary SIC code
  - > thematic maps (income, growth, home value)
- > **Competitive profile**, including five-year deposit history for all competing banks, thrifts, and credit unions in the submarket, as well as discussion of deposit growth trends
- > **Maps** of the submarkets showing all competing institutions
- > **Market demand estimates**, based on underlying demographics, for major product groups: Checking, Savings, Money Market, CDs, Equity Lines, Installment Loans, Business Deposits and Loans
- > **Plots of existing customer households**
- > **Pro forma balance sheet and income projections**
- > **Prioritized recommendations for branching**, including discussion of leading submarkets, alternatives and implementation timeline.

**Pricing: starting at \$6,400**