

THE ART OF POSITIONING

bancography

BRANCH PRODUCT RESEARCH BRAND

BRANCH STRATEGY

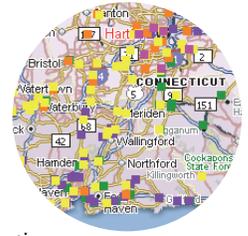
Institutions must understand the financial implications of each branch addition, closure, and consolidation, as well as the appropriate configuration for each proposed location.

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.

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: \$3,600 per proposed site

