

## 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.

THE ART OF POSITIONING

# bancography

BRANCH PRODUCT RESEARCH BRAND

For more information on branch strategy, contact Bancography at (205) 254-3255 or [info@bancography.com](mailto:info@bancography.com).

## *Bancography Plan Software*

*Bancography Plan* estimates product demand for any trade area and produces complete financial projections with institution-supplied rates and costs. By providing an objective forecast of market potential, the software also allows quick analysis of current branch performance.

*Bancography Plan* generates:

- > competitive and demographic profiles for any trade area.
- > maps of banks and credit unions in market area.
- > customer household maps.
- > complete pro forma projections.
- > performance and overlapping branch reports.

## *Branch Site Analysis / Identification*

In the Branch Site Analysis, Bancography evaluates the demographic and competitive environment surrounding your proposed location and builds complete financial projections for the proposed branch. The evaluation recommends whether to proceed with the project and discusses the primary indicators, risks and alternatives. For an institution that seeks to expand within a broad area but has not identified a specific site, Bancography provides the Branch Site Identification. In this offering, 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.

## *Retail Staffing Review*

As electronic transactions continue to replace branch transactions, financial institutions face the ongoing challenge of optimizing the retail branch staff to remain aligned with current market demand. Staffing the branch appropriately is critical to productivity, service quality and efficiency. In the Retail Staffing Review, Bancography examines historic transaction levels and market growth projections in order to recommend the appropriate staff configuration for each branch.

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# 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.

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## Branch Network Optimization

By using a clean slate approach, Bancography's branch optimization projects build long-term branching strategies for any market area.

The institution defines strategic objectives for its network, and Bancography identifies the optimal means to attain those objectives. Only then is the current network overlaid to reveal branch gaps and performance deficiencies. The process yields a ranked list of target submarkets that are used to define a long-term branching plan, as well as specific consolidation and relocation recommendations.



The Branch Network Optimization process:

- > defines guiding principles and submarkets.
- > builds demand estimates and determines penetration.
- > recommends service model and staff levels.
- > produces financial projections for all submarkets.
- > recommends de novo branching strategy.
- > creates a database tool that resides with the institution.

## Pricing

- > ***Bancography Plan***  
Starting at \$3,500 for institutions with less than 20 branches
- > ***Branch Site Analysis***  
\$3,600 per proposed site
- > ***Branch Site Identification***  
Contact Bancography for pricing
- > ***Retail Staffing Review***  
\$800 per branch  
\* larger institutions may be eligible for discounted pricing
- > ***Branch Network Optimization***  
Contact Bancography for pricing