

THE ART OF POSITIONING

# bancography

BRANCH PRODUCT RESEARCH BRAND

## BRANCH STRATEGY

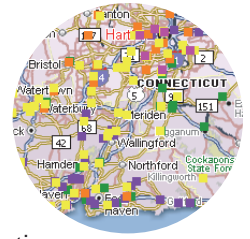
Institutions must understand the financial implications of each branch addition, closure, and consolidation, as well as the appropriate configuration for each proposed location.

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) 254-3255 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: \$3,600 per proposed site**