THE ART OF POSITIONING

bancography

BRANCH PRODUCT RESEARCH BRAND

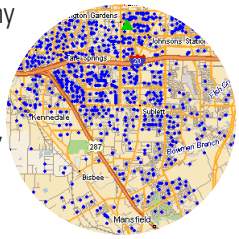
ABOUT BANCOGRAPHY

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) 254-3255 or 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 provides the Branch Site Identification. In this process, 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.

Contact Bancography for pricing