

Branch Performance



BancTrac Branch Performance provides an in-depth analysis of each branch - measuring relationship profitability, market area penetration and potential, competitive threat and operational efficiency. The analysis identifies the current value created through existing customer relationships and highlights sources of untapped profit potential.

Each branch receives a **BranchTrac Diagnostic Scorecard™** that conveniently summarizes findings from the analysis and helps management allocate resources more effectively to optimize branch network performance.



Each analysis includes:

- Branch service mix & Profitability
- Branch Efficiency Analysis
- Customer Value Segmentation
- Market area penetration
- Market area potential
- Competitive Threat Analysis

BancTrac Branch Performance combines your customer and branch data with market-specific demographics and competitor data to deliver a comprehensive snapshot of current performance and future potential.

- Integrated Householding of Customer Accounts
- Account-level Profitability Analysis
- Custom Market Areas
- Up-to-date Market Demographics



Customized to your needs

You may choose a complete branch network analysis or limit the assessment to a select few branches or market areas. You can also limit the analysis to retail or commercial products and relationships. Either way, you will have an invaluable and up-to-date source of strategic market intelligence customized to your needs.

Branch A		Branch B	
MARKET AREA DEMOGRAPHICS			
Population	115.6	% Center City	58.1%
Pop Density	5,746	Med Home Val	\$157,456
Households	45,515	# Employed	45,515
Median HH Income	\$22,805	# Businesses	1,448
		# Full-Time Jobs	12,300
OPERATIONAL EFFICIENCY			
ATM Transactions/Total Transactions	23%		
\$ Total Accounts/TE	\$3.88M		
Efficiency Ratio	43%		
BRANCH SERVICE USAGE (\$ 000)			
Balance	\$504	% of Total	2.0%
Construction Loans	\$2,083	8.4%	11.1%
Home Equity Loans	\$11,744	47.0%	45.7%
Commercial Mortgages	\$4,099	16.3%	38.4%
Commercial Loans	\$775	3.0%	15.0%
Credit Cards	\$1,507	6.0%	7.7%
Residential Cash Plans	\$222	0.9%	48.3%
Other Consumer Loans	\$885	3.5%	7.7%
Other Bank Services	\$985	3.9%	45.0%
Total Loans & Assets	\$22,158	100%	100.0%
CUSTOMER RELATIONSHIPS (\$ 000)			
Branch A	197	Branch B	197
Commercial	101	51	26
Resalt	41	9	4
Total	908	60	40
% of Total	24.4%	24.4%	24.4%
Accounts	2,025	1,28	1,28
Total Profit/TE	-\$83.80	\$89.38	\$89.38
% Total Profit	25.4%	25.4%	25.4%
Value VBP	\$45.13	\$54.77	\$54.77
Business Buyer	154	154	154
Business Buyer	176	176	176
Profit/TE	143	68	68
Profit/TE	68	68	68
MARKET AREA COMPETITION (\$ 000)			
# of Comp Branches	14	14	222.7
Group Branches/TE	1.21	1.21	2,258.4
Market Deposits	\$89,035	Market Loans	\$502,054
Deposits/TE	\$23,038	Loans/TE	\$45,281
Avg Dep/Branch	\$35,505	Avg Loan/Branch	\$33,470
Avg Dep/TE	\$116.5	Avg Loan/TE	\$207.2
Bank Director	1		
% of Mkt Branches	6.7%	Mkt Share Rank	3rd
Share of Market (Mkt)	13.5%	Mkt Threat ID	comp13
Share of Market (S)	8.9%	Lo Threat ID	comp14
MARKET AREA POTENTIAL (\$ 000)			
Total	1,979		
Branch A	123.3		
Branch B	1,856		
Comp Threat	1,461		
Comp Threat	87.4		
Comp Threat	308		
Comp Threat	\$22,850		
Comp Threat	\$208,832		

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