

Branch Site Assessment

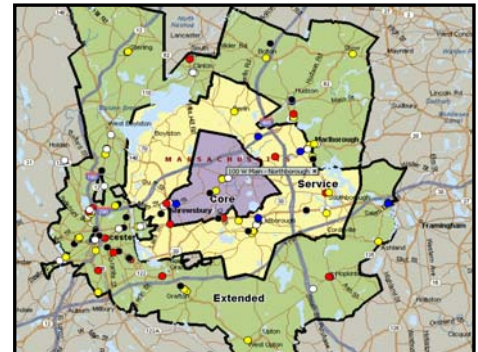


In a competitive market, choosing the best site for branch expansion is vital to the success of any institution. The key to finding the optimal location is through **customer profiling**, **geo-demographic analysis** and **competitive** branch information.

Our **Branch Site Assessment** report is a comprehensive and clearly organized package including maps, charts and tables designed to provide you with a detailed understanding of the market surrounding your proposed site.

Each analysis includes:

- ✓ A demographic profile of the **Consumer Households** and **Small Businesses** within the target market area.
- ✓ Projected **Deposit** and **Loan** product potential based on the underlying market area demographics and trends.
- ✓ An analysis of the **Competitive Intensity** and estimated market share within the target market area.
- ✓ **Competitor** and **Thematic** maps of key market area statistics.



	Core Market	Service Market	Extended Market	Total Market
General				
Mkt Area (Sq Mi)	25.8	49.4	112.0	187.3
Total Population	19,437	49,584	51,456	120,477
% Male Population	48.4%	48.1%	47.5%	47.9%
% Female Population	51.6%	51.9%	52.5%	52.1%
Population Density (pop'n./Sq. Mi)	752.0	1,003.0	459.5	643.3
Median Age	43.9	39.2	44.1	41.9
Households (HH)				
Households (HH)	7,871	19,361	21,609	48,841
Average HH Size	2.47	2.56	2.38	2.47
Household Growth from 1990 to 2000	22.3%	30.6%	21.3%	26.0%

All Delivered to you within 5 business days!

	Core Market	Service Market	Extended Market	Total Market
Median HH Net Worth				
Median HH Net Worth	\$50,347	\$42,974	\$46,250	\$45,592
Housing				
Housing Units - 2005	10,037	23,729	31,660	65,426
% Owner Occupied (2005)	70.0%	61.4%	53.3%	58.8%
% Renter Occupied (2005)	30.0%	38.6%	46.7%	41.2%
Average Housing Value (owner occupied)	\$333,468	\$353,800	\$353,964	\$350,153
% with Mortgage	93.9%	79.3%	81.8%	82.8%
Median Years in Residence	7.1	5.5	6.4	
Business Summary				
% Population in Labor Force	62.7%	64.6%	59.5%	62.1%
Businesses (Bus)	843	2,772	3,252	6,867
Business Density (bus/Sq. Mi)	32.6	56.1	29.0	36.7
Local Workers	3,941	21,658	27,892	53,491

For more information, email us at info@banctracsolutions.com or call 508-359-9606 x11

