



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	Branch A	Market Area	Branch B
MARKET AREA DEMOGRAPHICS			
Population	116.6	% Center City	68.1%
Pop Density	5,746	Med Home Val	\$157,456
Households	48,615	# Employed	46,531
Med HH Income	\$22,805	# Business	1,448
		# Full Time	12,309
OPERATIONAL EFFICIENCY			
ATM Transactions/Total Transactions	23%	ATM Transactions/Total Transactions	23%
\$ Total Accounts/TE	\$3.8M	\$ Total Accounts/TE	\$3.8M
Efficiency Ratio	43%	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%	47.7%
Commercial Mortgages	\$4,099	16.3%	38.4%
Commercial Loans	\$776	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	\$986	3.9%	46.0%
Total Loans & Assets	\$22,158	100%	100.0%
CUSTOMER RELATIONSHIPS (\$ 000)			
Branch A	Branch B	Branch A	Branch B
Commercial	101	Commercial	101
Resalt	41	Resalt	41
Total	142	Total	142
% of Total	64%	% of Total	64%
MARKET AREA COMPETITION (\$ 000)			
Group	Branch A	Branch B	Branch C
Market Deposits	\$89,035	Market Loans	\$502,084
Assets/Loans	\$23,038	Assets/Loans	\$45,381
Avg Dep/Branch	\$35,536	Avg Loan/Branch	\$33,470
Avg Dep/HA	\$116.5	Avg Loan/HA	\$297.2
MARKET AREA POTENTIAL (\$ 000)			
Group	Branch A	Branch B	Branch C
Market Deposits	\$89,035	Market Loans	\$502,084
Assets/Loans	\$23,038	Assets/Loans	\$45,381
Avg Dep/Branch	\$35,536	Avg Loan/Branch	\$33,470
Avg Dep/HA	\$116.5	Avg Loan/HA	\$297.2

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

