

Deposit & Loan Potential

Sample PWCampbell Client		
Deposit Potential -- Primary Market 3 Miles		
Fort Wayne, IN		
ASSUMPTIONS		
	AMOUNT	RATE
Total Number of Competitors	11	
Total Market Deposits	\$359,226,000	
# FI Branches with deposits reported	9	
Average Deposits/Branch	\$39,914,000	
Actual Households	29,277	
Projected New HH Per Year	(33.4)	-0.11%
Projected HH Turnover	1,463.9	5.0%
Projected Share of New & Turnover HH	119.2	8.3%
Households per Branch - Current	2,662	
Households per Branch - With New Site	2,440	
Households per Branch - With New Site - 4 Year Projection	2,429	
Actual Businesses	2,260	
Projected New Businesses Per Year	(2.6)	-0.11%
Projected Share of New Businesses	(0.2)	8.3%
Actual Employees	28,658	
# Employees Banking at Work	7,164.5	25.0%
Projected Employee Turnover	2,006.1	7.0%
# Turnover Employees Banking at Work	501.5	25.0%
Projected New Employees	(32.7)	-0.11%
# New Employees Banking at Work	(8.2)	25.0%
Projected Share of New & Turnover Employees Banking at Work	41.1	8.3%
Market Churn		7.0%
Projected Share Shift		0.6%
Estimated Individual Retail Balances	\$13,500	
Estimated Individual Commercial Balances	\$25,000	

4 YEAR DEPOSIT POTENTIAL		
YEAR 1		
New HH/HH Turnover	\$1,609,283	
New Employee/Employee Turnover	\$555,016	
New Business Growth	\$500,000	
Share Shift	\$2,095,485	
From Outside Radius	\$475,978	10.0%
TOTAL	\$5,235,763	
YEAR 2		
Year 1 Deposits	\$5,235,763	
New HH/HH Turnover	\$1,609,283	
New Employee/Employee Turnover	\$555,016	
New Business Growth	\$500,000	
Share Shift	\$2,095,485	
From Outside Radius	\$499,777	5.0%
Less Runoff	(\$523,576)	10.0%
TOTAL	\$9,971,748	
YEAR 3		
Year 2 Deposits	\$9,971,748	
New HH/HH Turnover	\$1,609,283	
New Employee/Employee Turnover	\$555,016	
New Business Growth	\$500,000	
Share Shift	\$2,095,485	
From Outside Radius	\$736,577	5.0%
Less Runoff	(\$488,587)	5.0%
TOTAL	\$14,969,522	
YEAR 4		
Year 3 Deposits	\$14,969,522	
New HH/HH Turnover	\$1,609,283	
New Employee/Employee Turnover	\$555,016	
New Business Growth	\$500,000	
Share Shift	\$2,095,485	
From Outside Radius	\$986,465	5.0%
Less Runoff	(\$748,476)	5.0%
TOTAL	\$19,967,296	
4 YEAR LOAN POTENTIAL		
YEAR 1 (40% of deposits)	\$2,094,305	
YEAR 2 (50% of deposits)	\$4,985,874	
YEAR 3 (55% of deposits)	\$8,233,237	
YEAR 4 (60% of deposits)	\$11,980,377	
Every deposit projection will vary based on growth in the market and local competition. These results may not be seen in every market.		



Analyze Financial History

A tried-and-true method for retail branch optimization.



ABC BANK OFFICE FINANCIAL & PERFORMANCE DATA SUMMARY

Branch Age..... 21+ Years (Own Land & Building with a Book Value of **X**)

Rank

Rank

Deposit Balance..... \$104,307,542^b (1/5)

Loan Balance..... \$26,873,521^b (1/7)

Net Interest Margin YTD 3.43% (6/7)

Efficiency Ratio YTD 165.87% (2/7)

Net Income \$85,412^{*a} (2/7)

Return on Assets YTD 99% (4/7)

Ave. Deposits Per Household..... \$24,659^{*b} (4/7)

Ave. Loans Per Household..... \$6,353^b (7/7)

Deposit Market Share..... 21.6% (3/7)

of Competitors 12

Average Monthly Transactions..... 11,492 (1/7)

Households..... 4,230 (3,444) (1/7)

Branch FTE's 12 (7/7)

Loan to Share Ratio..... 27.22% (7/7)

Average Serv Id 1.48^b (7/7)

Estimated Share of Wallet Total..... 43.4% (3/7)

Estimated Share of Wallet Loans 31.5% (6/7)

Estimated Share of Wallet Dep..... 47.3% (3/7)



ROI - Break-Even Analysis

BRANCH PROFITABILITY ANALYSIS

Sample PWCampbell Client

RESULTS MOST LIKELY TO BE SEEN

VERY CONSERVATIVE					LESS CONSERVATIVE					MORE AGGRESSIVE					VERY AGGRESSIVE				
Scenario #1 75% of Projected					Scenario #2 100% of Projected					Scenario #3 110% of Projected					Scenario #4 135% of Projected				
Year End Deposits		\$ 2,922,268			Year End Deposits		\$ 3,896,357			Year End Deposits		\$ 4,285,993			Year End Deposits		\$ 5,260,082		
Year End Loans		\$ 1,168,907			Year End Loans		\$ 1,558,543			Year End Loans		\$ 1,714,397			Year End Loans		\$ 2,104,033		
Year End Deposits		\$ 5,565,591			Year End Deposits		\$ 7,420,788			Year End Deposits		\$ 8,162,867			Year End Deposits		\$ 10,018,064		
Year End Loans		\$ 2,782,796			Year End Loans		\$ 3,710,394			Year End Loans		\$ 4,081,433			Year End Loans		\$ 5,009,032		
Year End Deposits		\$ 8,355,029			Year End Deposits		\$ 11,140,038			Year End Deposits		\$ 12,254,042			Year End Deposits		\$ 15,039,051		
Year End Loans		\$ 4,595,266			Year End Loans		\$ 6,127,021			Year End Loans		\$ 6,739,723			Year End Loans		\$ 8,271,478		
Year End Deposits		\$ 11,144,465			Year End Deposits		\$ 14,859,287			Year End Deposits		\$ 16,345,216			Year End Deposits		\$ 20,060,037		
Year End Loans		\$ 6,686,679			Year End Loans		\$ 8,915,572			Year End Loans		\$ 9,807,129			Year End Loans		\$ 12,036,022		
Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4	
\$ 1,461,134	\$ 4,243,929	\$ 6,960,310	\$ 9,749,747		\$ 1,948,179	\$ 5,658,573	\$ 9,280,413	\$ 12,999,663		\$ 2,142,996	\$ 6,224,430	\$ 10,208,454	\$ 14,299,629		\$ 2,630,041	\$ 7,639,073	\$ 12,528,558	\$ 17,549,544	
\$84,454	\$ 1,975,851	\$ 3,689,031	\$ 5,640,972		\$ 779,271	\$ 2,634,468	\$ 4,918,707	\$ 7,521,297		\$ 857,199	\$ 2,897,915	\$ 5,410,578	\$ 8,273,426		\$ 1,052,016	\$ 3,556,532	\$ 6,640,255	\$ 10,153,750	
Pro Forma Income Statement																			
\$	\$4,062	\$ 157,025	\$ 257,531	\$ 360,741	\$	\$ 72,083	\$ 209,367	\$ 343,375	\$ 480,988	\$	\$ 79,291	\$ 230,304	\$ 377,713	\$ 529,086	\$	\$ 97,312	\$ 282,646	\$ 463,557	\$ 649,333
\$	\$14,611	\$ 42,439	\$ 69,603	\$ 97,497	\$	\$ 19,482	\$ 56,556	\$ 92,804	\$ 129,957	\$	\$ 21,430	\$ 62,244	\$ 102,085	\$ 142,996	\$	\$ 26,300	\$ 76,391	\$ 125,265	\$ 175,495
	\$68,673	\$199,465	\$327,135	\$458,238		\$91,564	\$265,953	\$436,179	\$610,984		\$100,721	\$292,548	\$479,797	\$672,083		\$123,612	\$359,036	\$588,842	\$824,828
\$	\$250,000	\$260,000	\$270,400	\$281,216	\$	\$250,000	\$260,000	\$270,400	\$281,216	\$	\$250,000	\$260,000	\$290,400	\$302,016	\$	\$250,000	\$260,000	\$290,400	\$302,016
\$	\$30,000	\$30,600	\$31,212	\$31,836	\$	\$30,000	\$30,600	\$31,212	\$31,836	\$	\$30,000	\$30,600	\$31,212	\$31,836	\$	\$30,000	\$30,600	\$31,212	\$31,836
\$	\$75,000	\$76,500	\$78,030	\$79,591	\$	\$75,000	\$76,500	\$78,030	\$79,591	\$	\$75,000	\$76,500	\$78,030	\$79,591	\$	\$75,000	\$76,500	\$78,030	\$79,591
\$	\$60,000	\$61,200	\$62,424	\$63,672	\$	\$60,000	\$61,200	\$62,424	\$63,672	\$	\$60,000	\$61,200	\$62,424	\$63,672	\$	\$60,000	\$61,200	\$62,424	\$63,672
\$	\$415,000	\$428,300	\$442,066	\$456,315	\$	\$415,000	\$428,300	\$442,066	\$456,315	\$	\$415,000	\$428,300	\$462,066	\$477,115	\$	\$415,000	\$428,300	\$462,066	\$477,115
\$	\$62,759	\$62,759	\$62,759	\$62,759	\$	\$62,759	\$62,759	\$62,759	\$62,759	\$	\$62,759	\$62,759	\$62,759	\$62,759	\$	\$62,759	\$62,759	\$62,759	\$62,759
\$	\$9,000	\$9,000	\$9,000	\$9,000	\$	\$9,000	\$9,000	\$9,000	\$9,000	\$	\$9,000	\$9,000	\$9,000	\$9,000	\$	\$9,000	\$9,000	\$9,000	\$9,000
\$	\$486,759	\$500,059	\$513,825	\$528,074	\$	\$486,759	\$500,059	\$513,825	\$528,074	\$	\$486,759	\$500,059	\$533,825	\$548,874	\$	\$486,759	\$500,059	\$533,825	\$548,874
	(\$418,086)	(\$300,594)	(\$186,690)	(\$69,836)		(\$395,195)	(\$234,106)	(\$77,646)	\$82,910		(\$386,038)	(\$207,511)	(\$54,028)	\$123,208		(\$363,147)	(\$141,023)	\$55,017	\$275,954

* Rates assigned are from the federal regulator's website for this institution. Rates may need to be modified for a new office attracting new deposits and loans based on its pricing philosophy.





Existing Branch Network Solutions



Options To Revitalize Your Branch Network

REFRESH	VS	RENOVATION
\$100K - \$400K in rough costs		\$500K - \$1M in rough costs
Weeks of time		Months of time
“Reimagine” approach		Structural Changes
No Permitting		Permitting Needed





Refresh

Branch Reimagination Just Short of Permitting

- Decluttering
- Fresh paint & new flooring that tie back to branding
- Upgrading lighting fixtures
- Updating furniture
- Merchandising
- Replacing casework
- Adding technology
- Drive-up merchandising
- Strategy and training for branch improvement



Tiering Strategy

A simplified systematic approach to updating your branch network.



Tiers 1, 2 & 3
outline a true
“Refresh”



Tier 4 – Permitting Required



REFRESH



REFRESH



RENOVATION



RENOVATION



04

Expansion Opportunities Site/Location Considerations





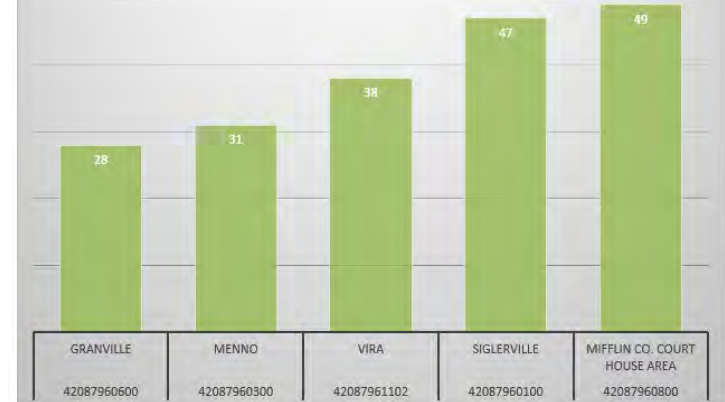
Expansion → New Markets → Filling in Footprint



Expansion Analysis Census Tract Results

Census Tract	Census Tract Name	Age 35-54	Rank	Number Households	Rank	Household Growth 2021-2022	Rank	Avg Deposit Balance	Rank	Avg Credit Balance (excl. Mortgage)	Rank	Number Businesses	Rank	Number Employees	Rank	Income \$35K-\$75K	Rank	Total Rank
42087960600	Granville	1,204	1	2,209	1	-12	11	\$77,767	1	\$5,583	7	182	4	2,589	2	754	1	28
42087960300	Menno	1,022	2	1,837	2	5	4	\$71,471	5	\$5,205	10	233	3	1,853	3	705	2	31
42087961102	Vira	801	6	1,559	6	-7	10	\$77,665	2	\$5,244	9	378	1	3,364	1	610	3	38
42087960100	Siglerville	856	4	1,598	3	-4	8	\$69,648	7	\$5,862	2	80	10	1,055	7	528	6	47
42087960800	Mifflin Co. Courthouse Area	939	3	1,595	4	3	5	\$44,063	12	\$3,787	11	249	2	1,496	5	519	7	49
42087961101		701	9	1,446	8	24	1	\$74,499	3	\$5,730	6	90	8	611	9	468	8	52
42087960200		850	5	1,590	5	-17	12	\$68,800	9	\$5,784	4	126	6	904	8	548	5	54
42087960500		787	7	1,448	7	-20	13	\$67,536	10	\$5,736	5	84	9	497	10	595	4	65
42087961200		711	8	1,179	11	20	3	\$69,061	8									
42087960400		619	10	1,193	10	-6	9	\$69,915	6									
42087961000		511	13	871	13	-2	7	\$73,709	4									
42087960900		525	12	1,218	9	21	2	\$39,124	13									
42087960700		558	11	1,071	12	-1	6	\$45,170	11									

Top Tract Scores



Strengths & Weaknesses of Top Tracts

RECAPS

The following is a brief summary of the strengths and weaknesses of each census tract compared to the other top tracts based on the criteria.

42087960600 Granville

Strengths: Scored highest in target age range 35-54
Scored highest in number of households
Scored highest in average deposit balances
Scored second highest in average credit balances
Scored highest in target income range \$35K-75K
Scored second highest in number of employees

Weaknesses: Scored lowest in projected household growth 2021-2026
Scored second lowest in number of businesses

Competition: One bank located in the market.
13.3% market deposit growth.

42087960300 Menno

Strengths: Scored second highest in target age range 35-54
Scored second highest in number of households
Scored highest in projected household growth 2021-2026
Scored second highest in target income range \$35K-75K

Weaknesses: Scored second lowest in average credit balances

Competition: Three financial institutions (five locations) located in the market.
Market growth is not available as new entry into the market skews growth

42087961102 Vira

Strengths: Scored second highest in average deposit balances
Scored highest in number of businesses
Scored highest in number of employees

Weaknesses: Scored lowest in target age range 35-54
Scored lowest in number of households
Scored second lowest in projected household growth 2021-2026

Competition: Three banks located in the market.
27.8% market deposit growth.

42087960100 Siglerville

Strengths: Scored highest in average credit balances

Weaknesses: Scored second lowest in target age range 35-54
Scored second lowest in average deposit balances
Scored second lowest in target income range \$35K-\$75K
Scored lowest in number of businesses
Scored lowest in number of employees

Competition: One bank located in the market.
Deposit growth rate cannot be calculated as deposits for the full five-year period are not available.

42087960800 Mifflin Co. Courthouse Area

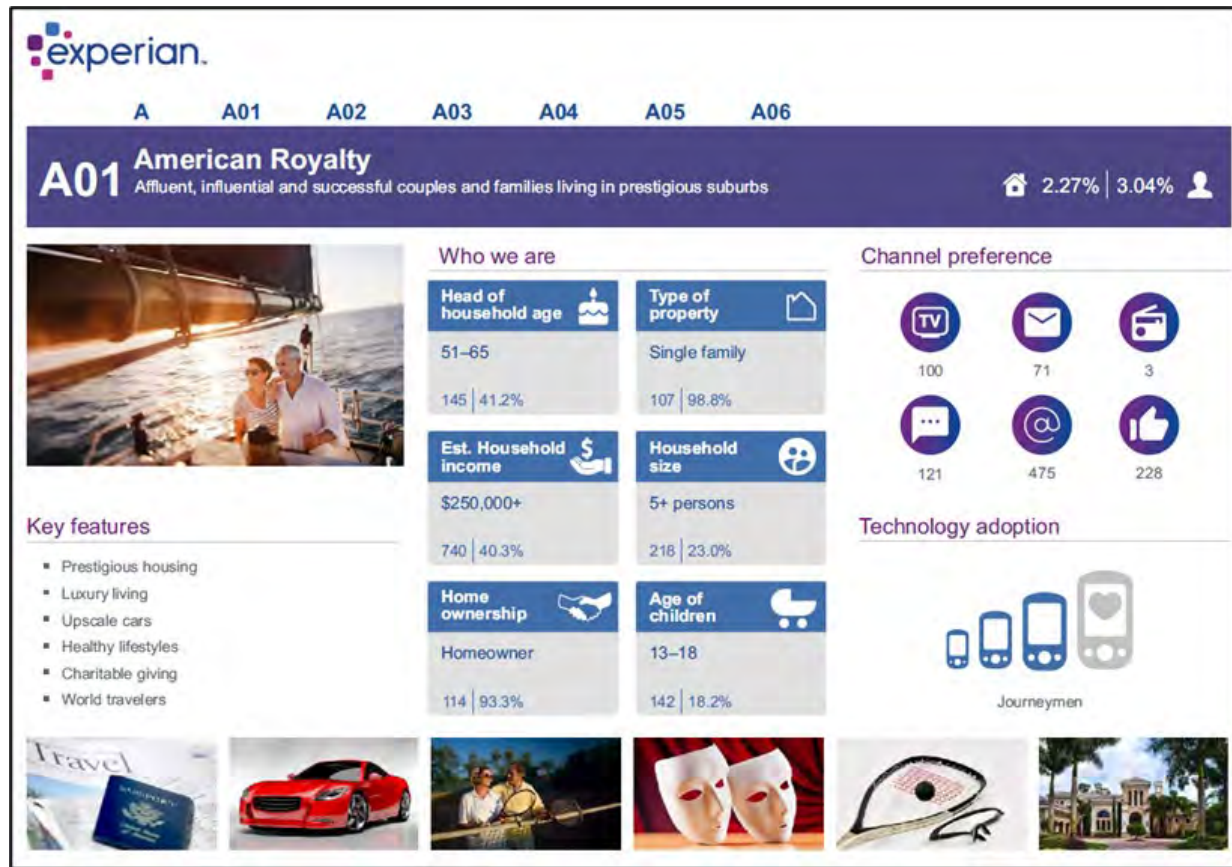
Strengths: Scored second highest in projected household growth 2021-2026
Scored second highest in number of businesses

Weaknesses: Scored second lowest in number of households
Scored lowest in average deposit balances
Scored lowest in average credit balances
Scored lowest in target income range \$35K-\$75K
Scored second lowest in number of employees

Competition: Three banks located in the market.
Deposit growth rate cannot be calculated as deposits for the full five-year period are not available.



Mosaic Summary



Expansion Maps



Nearby Competitors

Top Census Tracts

Legend

- Credit Unions
- Banks
- Study Area
- Kremer
- Susquehanna Valley
- Kissimmee



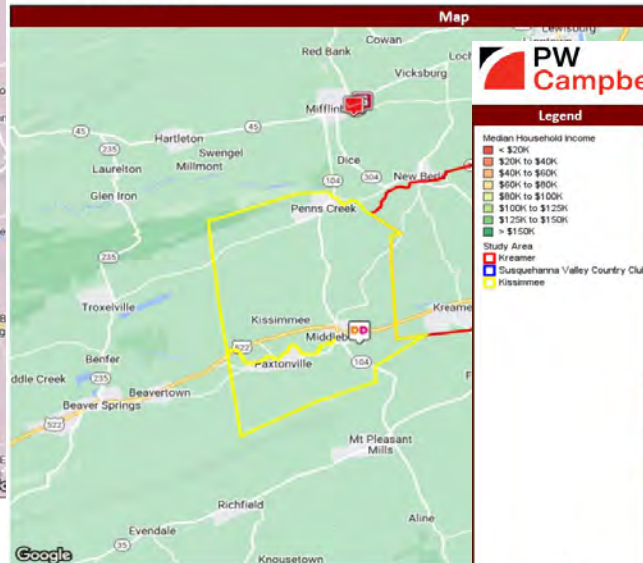
Legend

- Household Density
- 1 dot = 100
- Household Growth (2023-2028)
- 25% to -5%
- 5% to 0%
- 0% to 5%
- 5% to 10%
- > 10%
- Study Area
- Kremer
- Susquehanna Valley Country Club
- Kissimmee



Household Density and Growth

Top Census Tracts



Market Map

Top Census Tracts



Legend

- Median Household Income
- < \$20K
- \$20K to \$40K
- \$40K to \$60K
- \$60K to \$80K
- \$80K to \$100K
- \$100K to \$125K
- \$125K to \$150K
- > \$150K
- Study Area
- Kremer
- Susquehanna Valley Country Club
- Kissimmee

Median Household Income

Top Census Tracts



Finding the Ideal Site

Marketability vs Buildability



Lease vs Own



Existing Building vs Vacant Ground



“Pad” Ready Site vs Undeveloped Site



Considerations For a New Site:



- ❖ Price
- ❖ Size
- ❖ Ingress/Egress
- ❖ Setbacks
- ❖ Destinations
- ❖ Storm Water Management
- ❖ Signage
- ❖ Impact Fees
- ❖ Zoning
- ❖ Cost to Develop
- ❖ Accessibility/Directional
- ❖ Slope
- ❖ Right of Way
- ❖ Due Diligence Period
- ❖ Lot Area Coverage
- ❖ SUP (Drive Up)
- ❖ CAM





Considerations For An Existing Building:

- ❖ Size Inside and Outside
- ❖ Configuration
- ❖ Environmental
- ❖ Due Diligence Period
- ❖ Signage Requirements
- ❖ SUP
- ❖ Age
- ❖ MEPS
- ❖ Zoning
- ❖ Lot Coverage
- ❖ NNN Fees



Break-Even Analysis

BRANCH PROFITABILITY ANALYSIS

Sample PWCampbell Client

RESULTS MOST LIKELY TO BE SEEN

VERY CONSERVATIVE					LESS CONSERVATIVE					MORE AGGRESSIVE					VERY AGGRESSIVE									
Scenario #1 75% of Projected					Scenario #2 100% of Projected					Scenario #3 110% of Projected					Scenario #4 135% of Projected									
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Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4		Year 1	Year 2	Year 3	Year 4						
\$ 1,461,134	\$ 4,243,929	\$ 6,960,310	\$ 9,749,747		\$ 1,948,179	\$ 5,658,573	\$ 9,280,413	\$ 12,999,663		\$ 2,142,996	\$ 6,224,430	\$ 10,208,454	\$ 14,299,629		\$ 2,630,041	\$ 7,639,073	\$ 12,528,558	\$ 17,549,544						
\$ 584,454	\$ 1,975,951	\$ 3,689,031	\$ 5,640,972		\$ 779,271	\$ 2,634,468	\$ 4,918,707	\$ 7,521,297		\$ 857,199	\$ 2,897,915	\$ 5,410,578	\$ 8,273,426		\$ 1,052,016	\$ 3,556,532	\$ 6,640,255	\$ 10,153,750						
Pro Forma Income Statement																								
Net Interest Margin		3.70% *			Net Interest Margin		3.70% *			Net Interest Margin		3.70% *			Net Interest Margin		3.70% *			Net Interest Margin		3.70% *		
Non Interest Income		\$ 14,611			Non Interest Income		\$ 42,439			Non Interest Income		\$ 69,603			Non Interest Income		\$ 97,497			Non Interest Income		\$ 146,111		
Net Revenue		\$ 68,673			Net Revenue		\$ 199,465			Net Revenue		\$ 327,135			Net Revenue		\$ 458,238			Net Revenue		\$ 686,733		
Personnel Cost		\$ 250,000			Personnel Cost		\$ 260,000			Personnel Cost		\$ 270,400			Personnel Cost		\$ 281,216			Personnel Cost		\$ 292,016		
Real Estate Taxes		\$ 30,000			Real Estate Taxes		\$ 30,600			Real Estate Taxes		\$ 31,212			Real Estate Taxes		\$ 31,836			Real Estate Taxes		\$ 32,460		
Marketing Budget		\$ 75,000			Marketing Budget		\$ 76,500			Marketing Budget		\$ 78,030			Marketing Budget		\$ 79,591			Marketing Budget		\$ 81,152		
Other Operating Costs		\$ 60,000			Other Operating Costs		\$ 61,200			Other Operating Costs		\$ 62,424			Other Operating Costs		\$ 63,672			Other Operating Costs		\$ 64,920		
Operating Expenses		\$ 415,000			Operating Expenses		\$ 428,300			Operating Expenses		\$ 442,066			Operating Expenses		\$ 456,315			Operating Expenses		\$ 470,568		
Depreciation		\$ 62,759			Depreciation		\$ 62,759			Depreciation		\$ 62,759			Depreciation		\$ 62,759			Depreciation		\$ 62,759		
Land Opportunity Cost		\$ 9,000			Land Opportunity Cost		\$ 9,000			Land Opportunity Cost		\$ 9,000			Land Opportunity Cost		\$ 9,000			Land Opportunity Cost		\$ 9,000		
Total Expenses		\$ 486,759			Total Expenses		\$ 500,059			Total Expenses		\$ 513,825			Total Expenses		\$ 528,074			Total Expenses		\$ 548,874		
Net Income Before Taxes		(\$418,086)			Net Income Before Taxes		(\$300,594)			Net Income Before Taxes		(\$186,690)			Net Income Before Taxes		(\$69,836)			Net Income Before Taxes		(\$275,954)		
Net Income After Taxes		(\$363,147)			Net Income After Taxes		(\$234,106)			Net Income After Taxes		(\$77,646)			Net Income After Taxes		\$82,910			Net Income After Taxes		(\$386,038)		

* Rates assigned are from the federal regulator's website for this institution. Rates may need to be modified for a new office attracting new deposits and loans based on its pricing philosophy.

05

Wrap Up/Questions



5- Year Strategic Facility Plan

PWCampbell



ABC Bank



ABC

2020 - 2023 STRATEGIC FACILITY PLAN

Draft #3

- Integration with bank strategic plan
- Data driven
- Informed decision making
- SMART Goals
- Partner for advice, further analysis, adjustments

 CONFIDENTIAL ABC BANK 2020 - 2023 STRATEGIC FACILITY PLAN			Draft #3 10/16/23	
GOAL	RESPONSIBILITY TO:	UPDATES / DECISIONS		
1. Decide on criteria to determine a Bank-wide branch assignments to be used for profitability system, reporting and benchmarks. Make recommendations to _____ by _____.				
2. Analyze potential of Drower location, possibility of re-establishing a presence, and recommend best course of action by _____.				
3. Develop best course of action for existing Park 100 branch: stay as is; renovate; relocate. Decision to be made by _____. (Lease expiration: 12/31/2020)				
4. Complete Retail Branch Optimization Plan for selected existing branches. Begin by _____ and report findings by _____. (Analyze market potential, site/building, financials/profitability, activity history). Decide on implementation, schedule, and budgets by _____.				

 CONFIDENTIAL ABC BANK 2020 - 2023 STRATEGIC FACILITY PLAN			Draft #3 10/16/23	
GOAL	RESPONSIBILITY TO:	UPDATES / DECISIONS		
5. Identify new areas for de novo expansion in the counties of Johnson, Hendricks, and Hancock. Locate sites within selected census tracts, identify sites and types of facilities. Will take place throughout 2020 to 2023, and most likely beyond. The goal would be to obtain _____% market share by _____ in new markets by 2023.				
6. Identify gaps in the Marion County market to strengthen existing market share. Locate sites within selected census tracts, identify sites and types of facilities. Will take place throughout 2020 to 2023, and most likely beyond. The goal would be to obtain _____% market share in gap markets by 2023.				

<ul style="list-style-type: none"> Prioritize over _____ years for entry into selected markets for total de novo expansion. Consider what is being done with gap expansion. What's next for de novo expansion?

Complete Retail Branch Optimization Plan for selected existing branches. Begin by _____ and report findings by _____. (Analyze market potential, site/building, financials/profitability, activity history). Decide on implementation, schedule, and budgets by _____.

Strategies



5- Year Strategic Facility Plan Applications

- In concert with regular strategic planning cycle
- Advance of mergers/acquisitions
- Looking for strategic growth opportunities – in footprint and out
- As part of annual retail strategy
- As part of customer experience strategy to sync with online user experience strategy





Thank You!

Questions?

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