
CONSUMER AND BUSINESS MARKET PROFILE

REPORT SAMPLE



Note: Product and market definitions can be targeted to client specifications.

Consumer and Business Market Profile

Sample

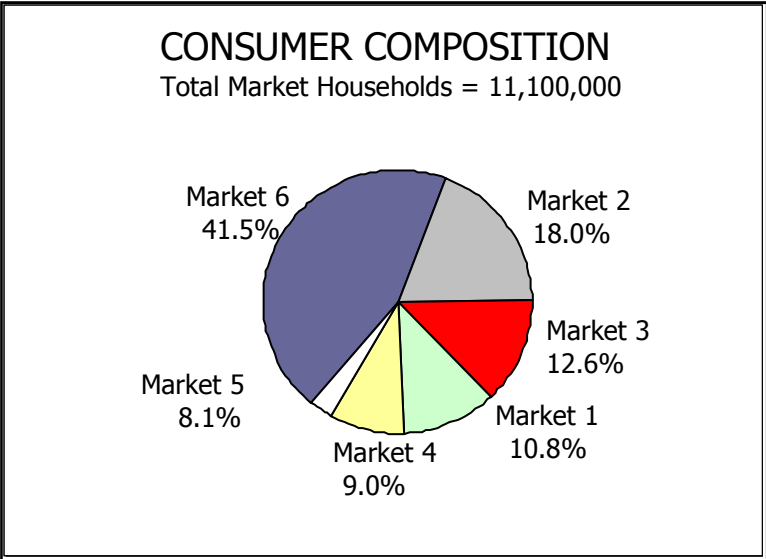
Six regional market areas—Market 1, Market 2, Market 3, Market 4, Market 5, and Market 6—were defined for purposes of this analysis. These market areas comprise the counties within each state where Bank XYZ currently has or is in the process of creating a retail banking presence. Each state composite was aggregated to a total market composite to be used as a basis for comparison.

Market	Market Definition
Market 1, Region 1	List of component counties
Market 1, Region 2	
Market 1, Region 3	
Market 1, Region 4	
Market 1	
Market 2, Region 1	
Market 2, Region 2	
Market 2	
Market 3, Region 1	
Market 4, Region 1	
Market 4	
Market 5, Region 1	
Market 6, Region 1	
Market 6, Region 2	
Market 6, Region 3	
Market 6, Region 4	
Market 6	

Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

The Bank XYZ retail banking market area encompasses 11.1 million households in Market 1, Market 2, Market 3, Market 4, Market 5, and Market 6. Market 6 represents 41.5% of all consumer households in the Bank XYZ footprint market area.

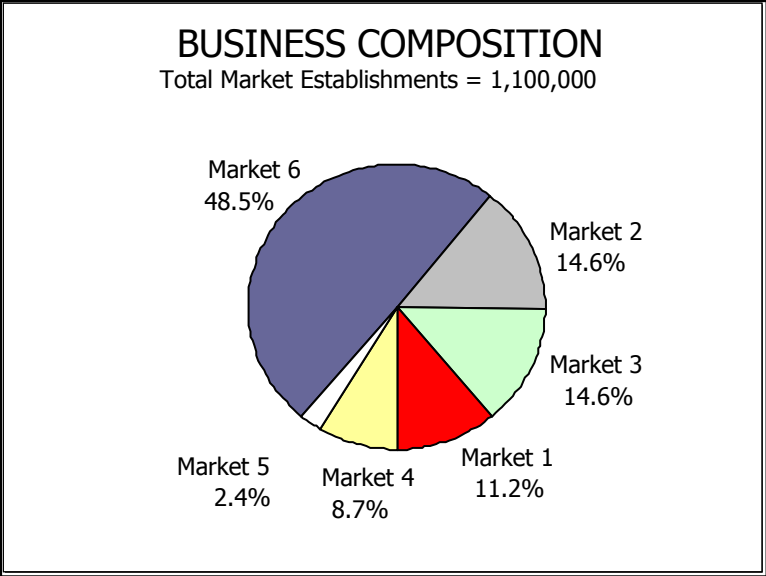
Market	Households
Total Market	11,100,000
Market 6	4,600,000
Market 2	2,000,000
Market 3	1,400,000
Market 1	1,200,000
Market 4	1,000,000
Market 5	900,000



Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

The distribution of businesses among Bank XYZ markets is similar to that of consumers, with Market 6 hosting nearly half of all businesses in the designated market areas. All together, Bank XYZ markets were home to more than one million business establishments.

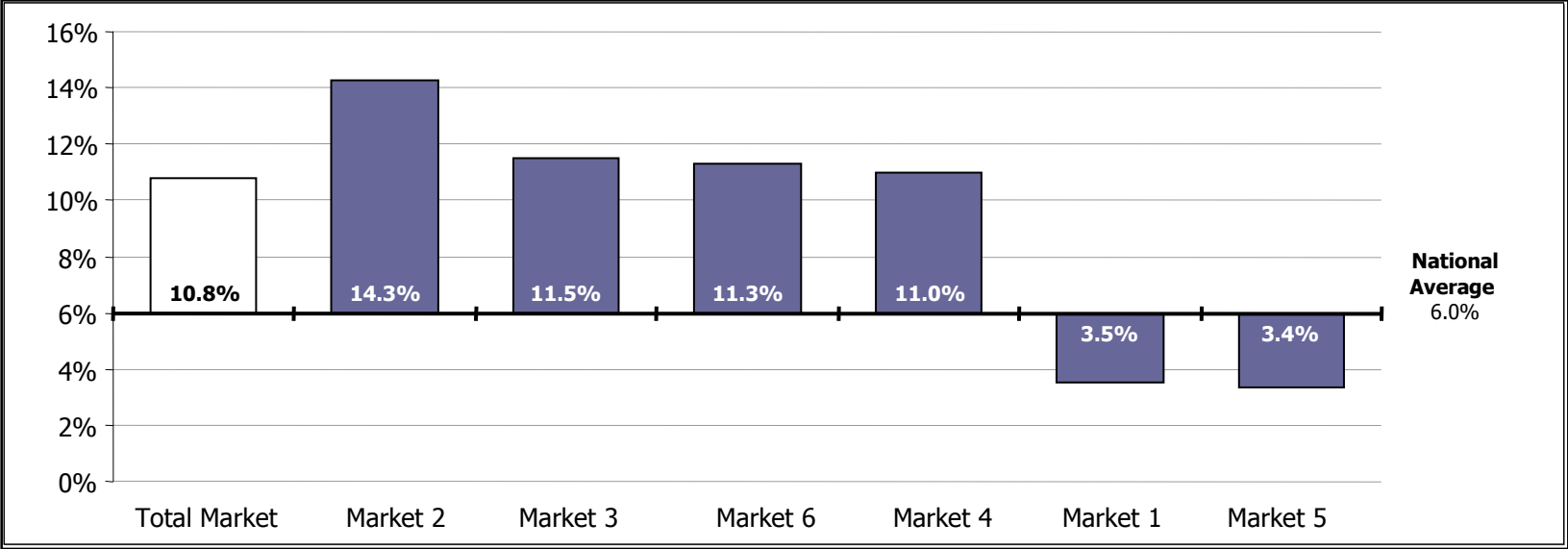
Market	Business
Total Market	1,030,000
Market 6	500,000
Market 2	150,000
Market 3	150,000
Market 1	115,000
Market 4	90,000
Market 5	25,000



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Job growth is expected to be twice the national average in Market 2 and very robust in Market 3, Market 6, and Market 4. Job growth is expected to be significantly below national average levels in Market 1 and Market 5.

PROJECTED 5-YEAR JOB GROWTH RATE
Bank XYZ Markets by State

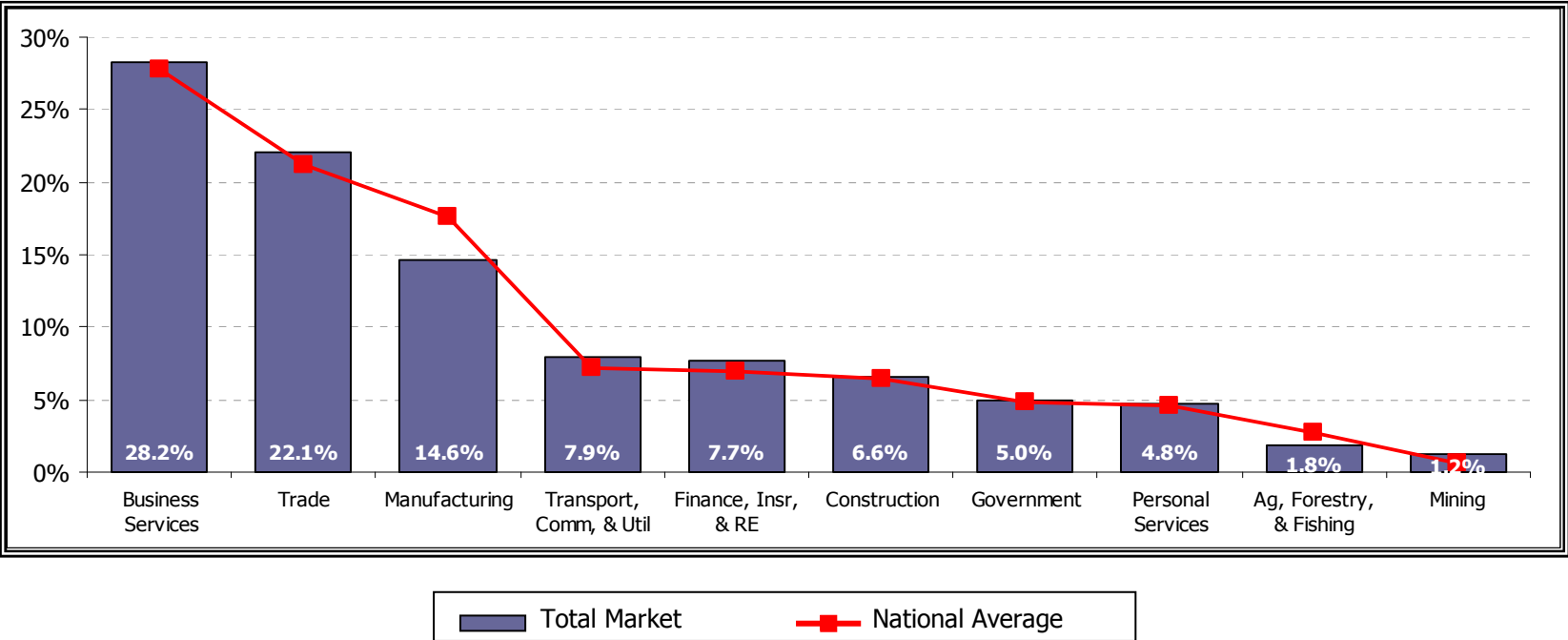


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The distribution of businesses by industry in Bank XYZ markets mirrors the national average distribution, although Bank XYZ’s markets have a smaller proportion of manufacturing jobs than the nation overall.

DISTRIBUTION OF EMPLOYMENT BY INDUSTRY

Bank XYZ Markets vs. National Average



Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

The relative proportion of small businesses is consistent across Bank XYZ markets. Market 4 and Market 5, however, show lower proportions of larger businesses—those with over \$10 million in annual sales—than the remaining Bank XYZ markets.

BUSINESS SIZE DISTRIBUTION
Bank XYZ Markets by State, Index to Total Market

Distribution

	< \$1 mill	\$1-\$2.5 mill	\$2.5-\$5 mill	\$5-\$10 mill	\$10 mill +
Total Market	89.7%	5.6%	2.1%	1.1%	1.5%
Market 1	88.6%	6.2%	2.4%	1.3%	1.6%
Market 2	89.1%	6.2%	2.2%	1.2%	1.4%
Market 3	90.1%	5.4%	2.0%	1.1%	1.5%
Market 4	90.0%	5.9%	2.0%	1.0%	1.2%
Market 5	90.3%	5.6%	1.9%	1.1%	1.1%
Market 6	89.9%	5.3%	2.0%	1.1%	1.7%

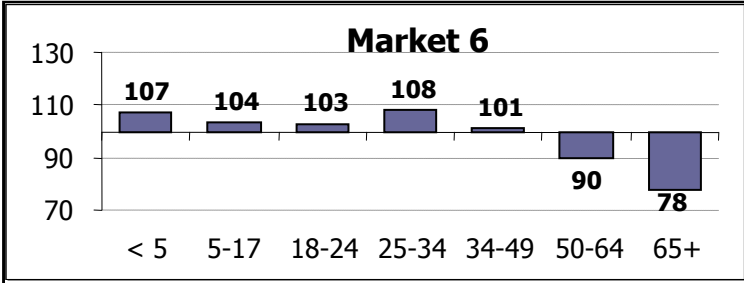
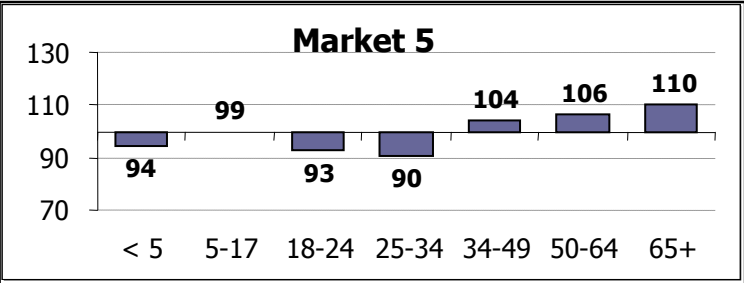
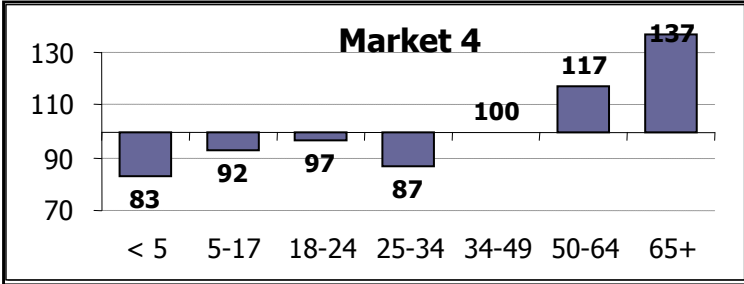
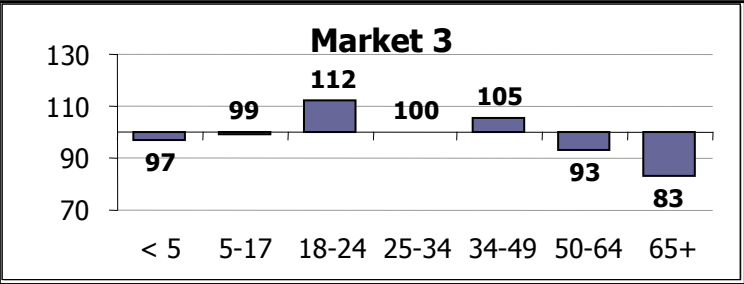
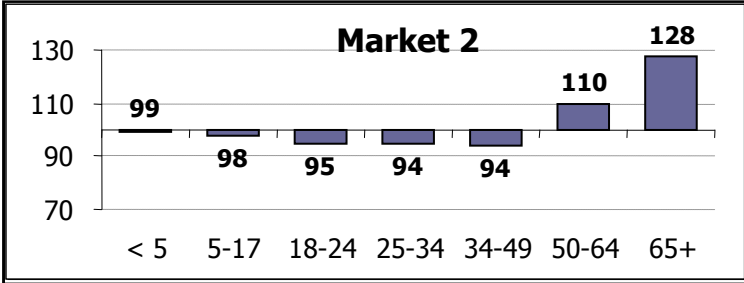
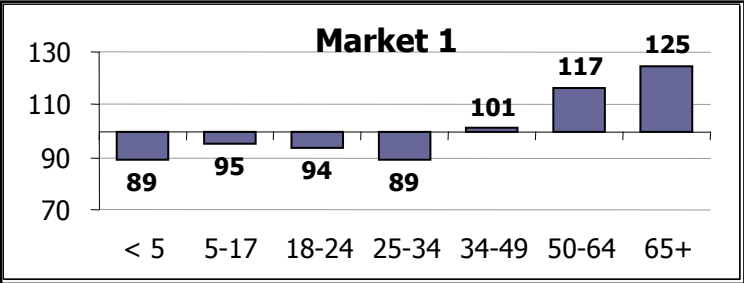
Index to Total Market

	< \$1 mill	\$1-\$2.5 mill	\$2.5-\$5 mill	\$5-\$10 mill	\$10 mill +
Market 1	99	111	114	113	105
Market 2	99	111	107	104	89
Market 3	100	97	95	98	94
Market 4	100	106	95	87	77
Market 5	101	100	94	93	71
Market 6	100	94	97	99	109

Note: An index value over 120 or under 80 is considered significantly different from the total market average.
 Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

Bank XYZ’s Market 1, Market 2, Market 5 and Market 4 markets have higher concentrations of people over the age of 50 than the remaining Bank XYZ markets.

POPULATION AGE DISTRIBUTION
Bank XYZ Markets by State, Index to Total Market

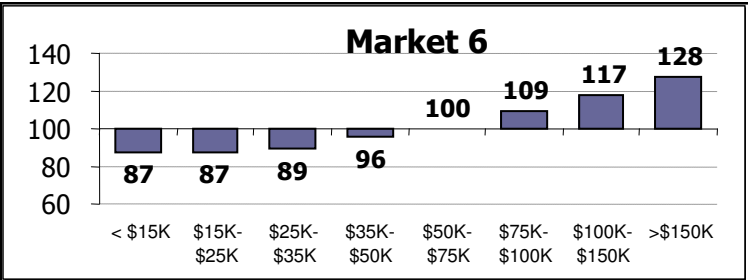
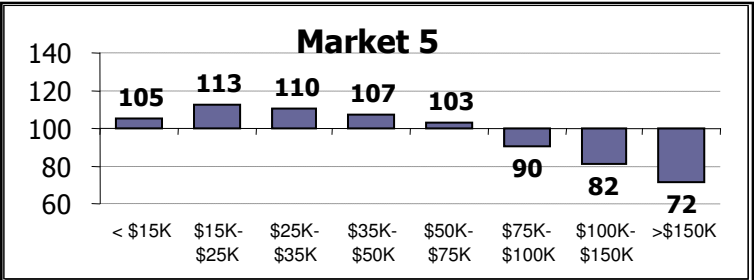
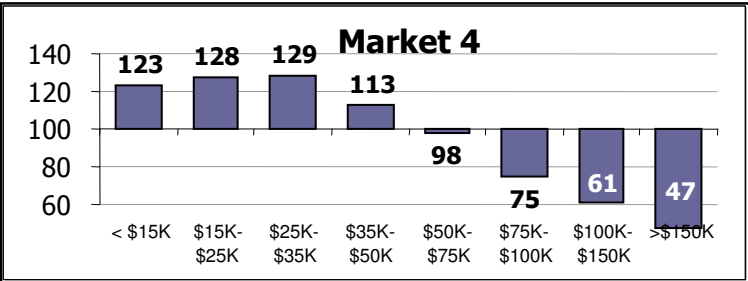
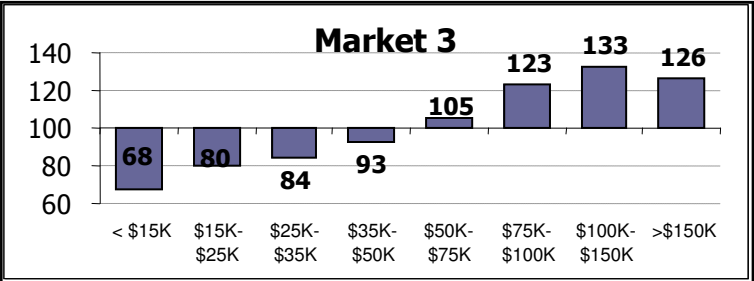
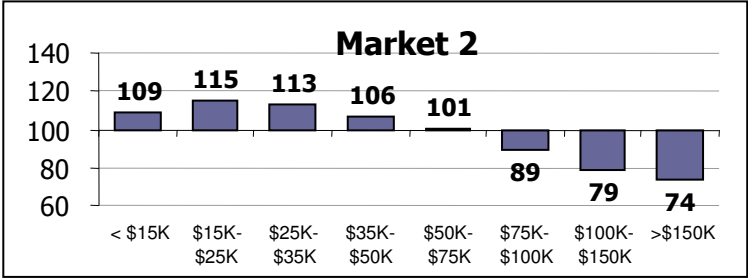
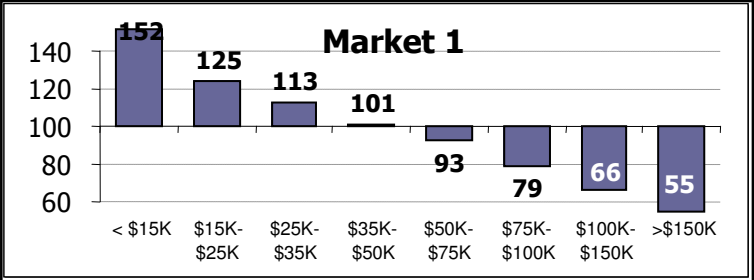


Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

Bank XYZ’s Market 3 and Market 6 have higher concentrations of households earning \$50,000 or more annually compared to other Bank XYZ Markets.

HOUSEHOLD INCOME DISTRIBUTION

Bank XYZ Markets by State, Index to Total Market

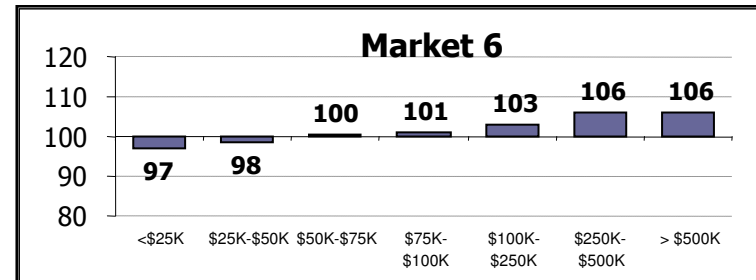
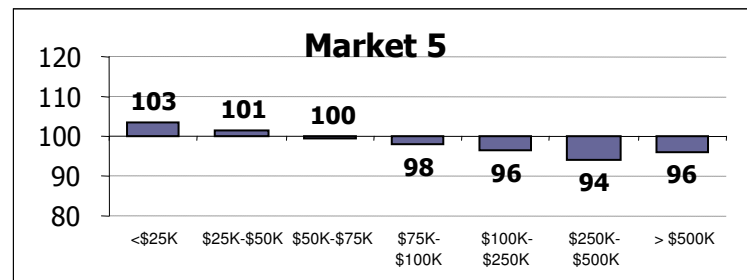
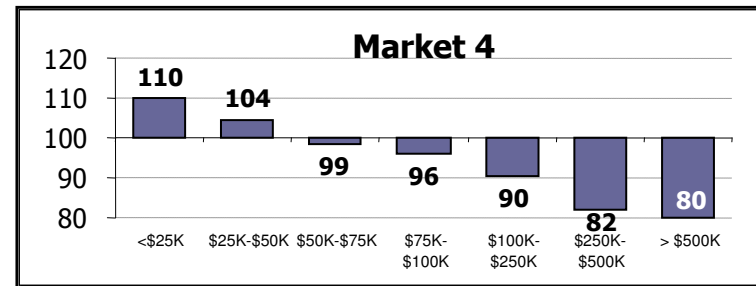
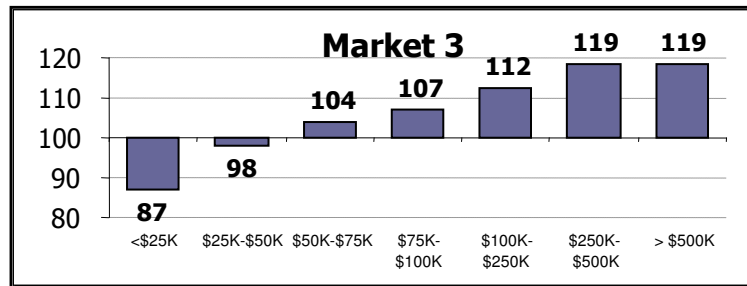
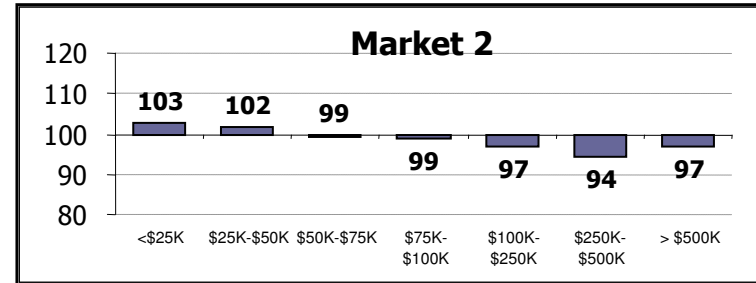
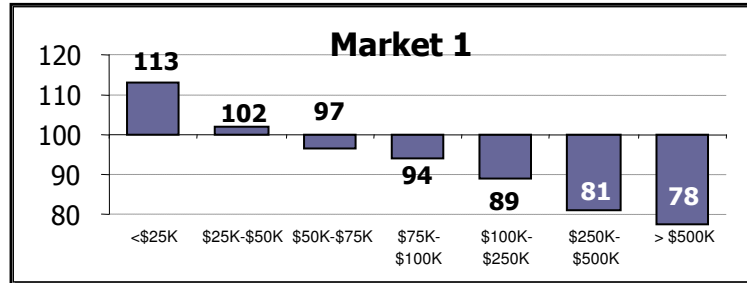


Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

Bank XYZ’s Market 3 and Market 6 have significantly higher levels of household wealth than do the other four market areas.

HOUSEHOLD WEALTH DISTRIBUTION

Bank XYZ Markets by State, Index to Total Market

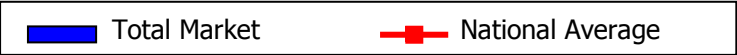
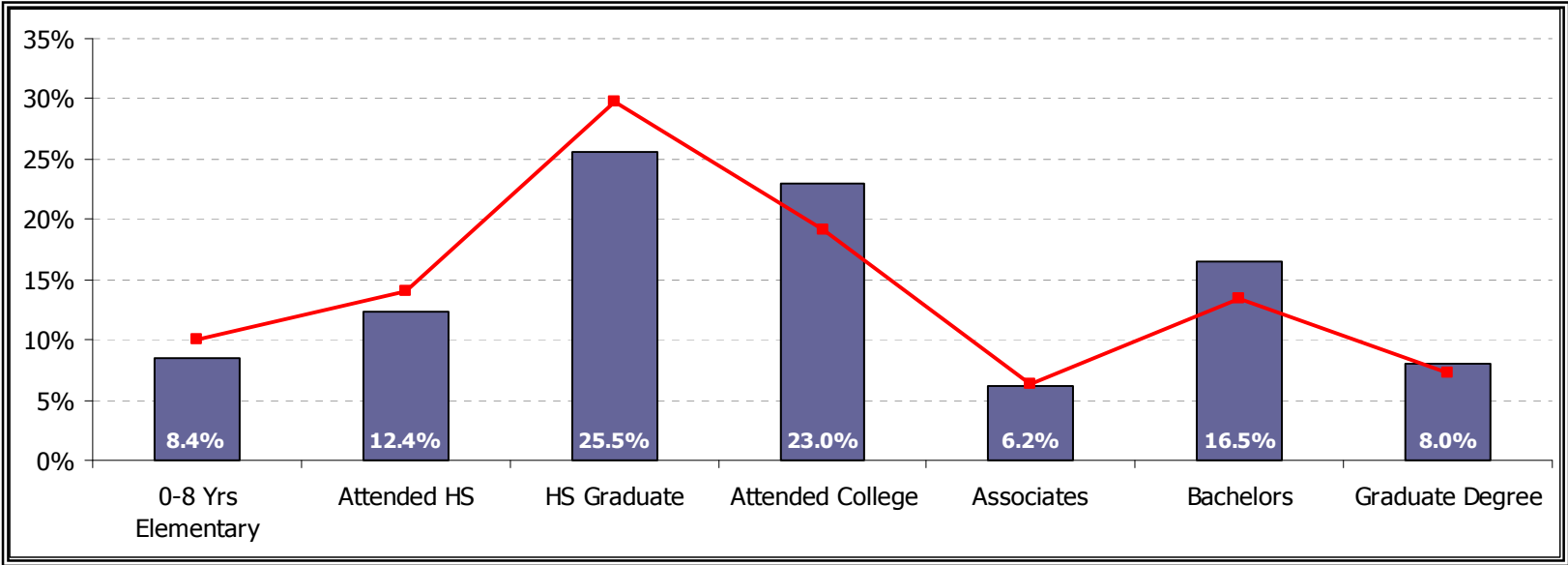


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Bank XYZ markets have higher levels of people who attended or graduated college than the nation, while the portion of the population with a graduate degree matches the nationwide rate.

EDUCATION LEVELS

Bank XYZ Markets vs. National Average

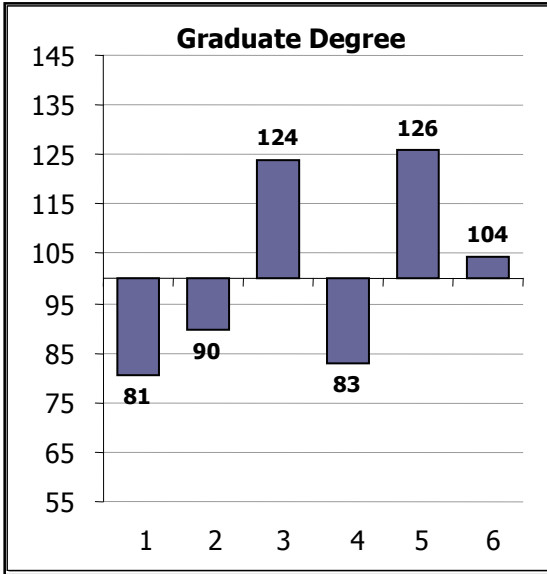
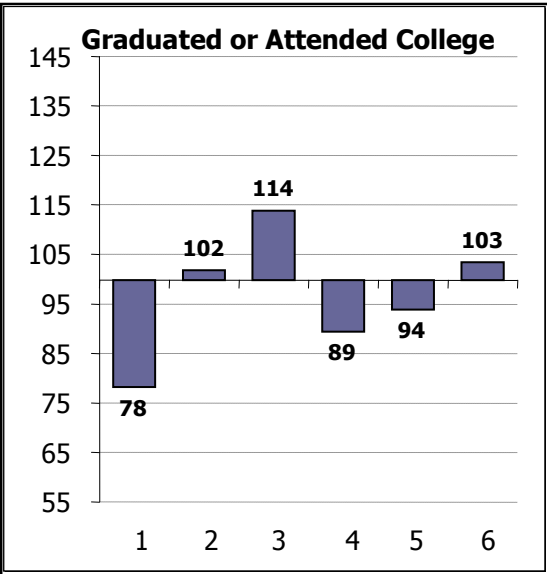
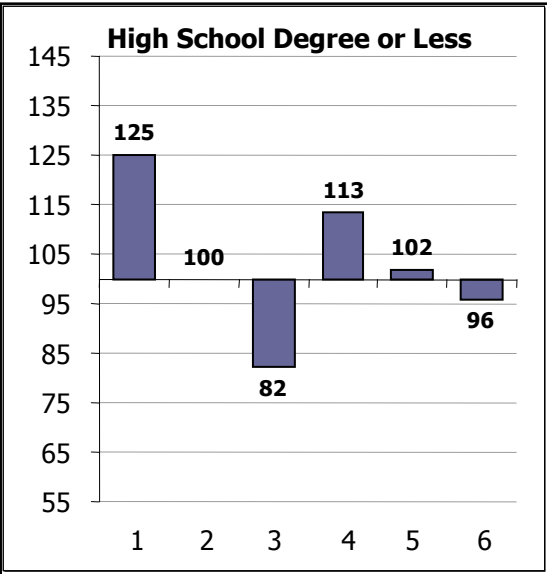


Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

Market 3 and Market 5 have disproportionately high percentages of their populations with college and graduate-level educations relative to other Bank XYZ markets.

EDUCATION LEVELS

Bank XYZ Markets vs. National Average

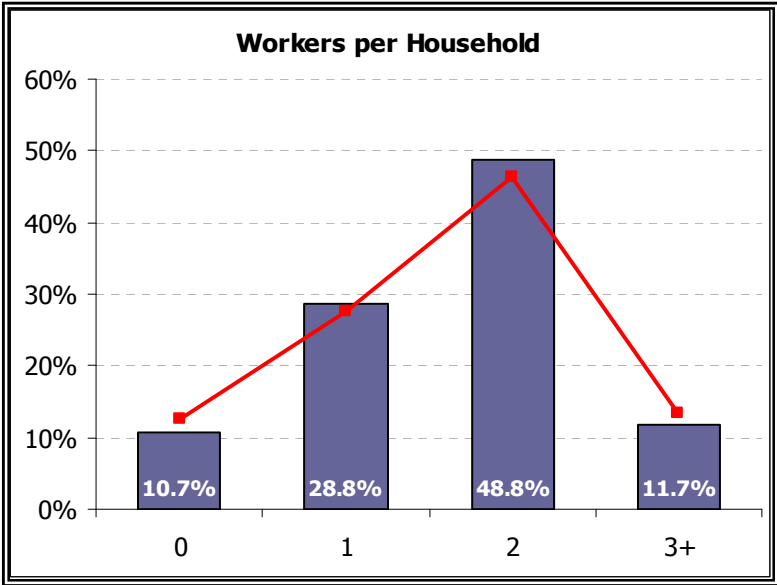
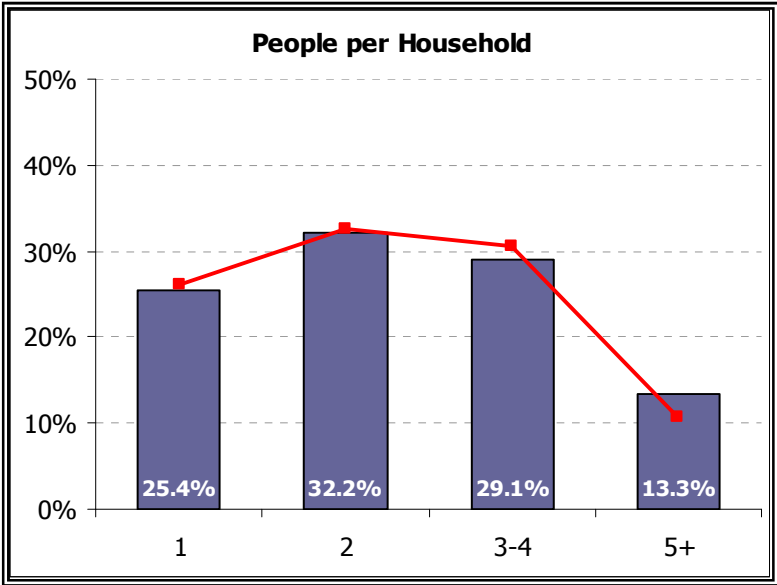


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Household size and the number of workers per household in Bank XYZ markets closely track national levels.

HOUSEHOLD SIZE

Bank XYZ Markets vs. National Average



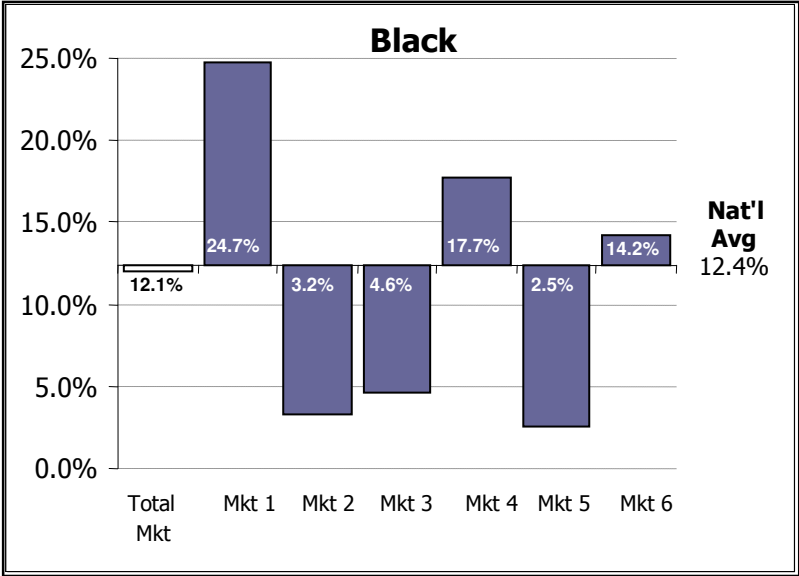
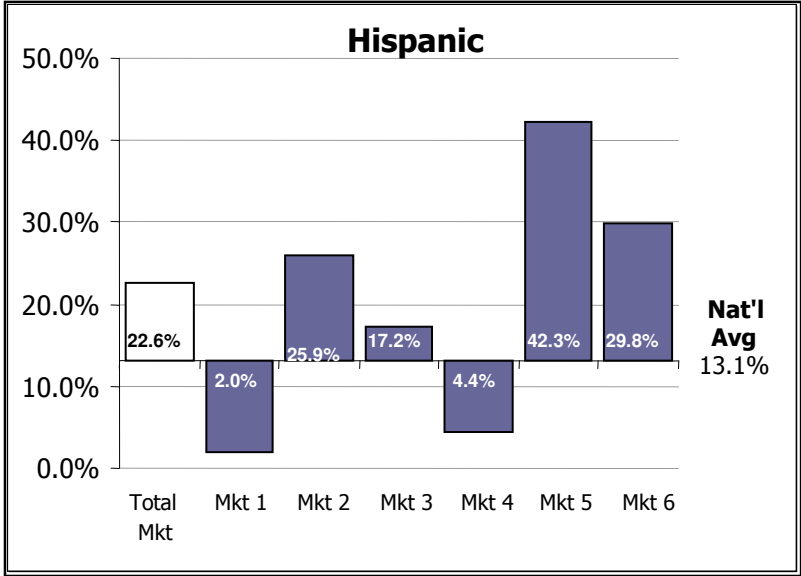
■ Total Market —■ National Average

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There are high black and Latino populations in several Bank XYZ markets. Markets 2, 5 and 6 in particular have Hispanic populations well above national average. Markets 1, 4 and 6 have relatively large black populations.

RACE/ETHNICITY PRESENCE

Bank XYZ Markets by State



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Consumer and Business Market Profile

Sample

Bank XYZ's share of deposits is significantly lower than its share of branches in Market 2, Market 3 Region 1, Market 4, Market 5, Market 6 Regions 1 and 4, suggesting some opportunity for improved market position.

	Bank XYZ Deposit Share	Deposit Share Rank	Bank XYZ Branches	Bank XYZ Branch Share	Bank XYZ Branch Parity
Market 1 Region 1	11.3%	3	21	7.5%	151
Market 1 Region 2	9.0%	5	7	9.0%	100
Market 1 Region 3	10.3%	3	13	10.7%	96
Market 1 Region 4	9.6%	5	8	9.1%	106
Market 1	8.5%	4	39	7.0%	122
Market 2 Region 1	1.9%	11	30	5.0%	38
Market 2 Region 2	6.4%	4	20	10.8%	59
Market 2	3.9%	6	14	6.9%	57
Market 3 Region 1	1.1%	18	24	2.5%	43
Market 4 Region 1	4.2%	7	20	8.8%	47
Market 4	3.7%	8	21	5.1%	72
Market 5 Region 1	2.6%	11	10	5.6%	46
Market 6 Region 1	5.1%	5	16	8.4%	61
Market 6 Region 2	3.0%	7	32	2.8%	108
Market 6 Region 3	3.2%	7	37	3.5%	92
Market 6 Region 4	1.7%	11	19	7.6%	22
Market 6	5.2%	5	15	4.8%	108

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Bank XYZ competes in many markets in which deposit market share is highly concentrated among three competitors. In particular, 60% or more of deposit market share in Market 1 Region 3, Market 2 Region 1, Market 2, and Market 4 Region 1 is held by three top competitors.

	Top 3 Competitors	Aggregate Share
Market 1 Region 1	Bank 1, Bank 2, Bank 3	47%
Market 1 Region 2	Bank 1, Bank 2, Bank 3	53%
Market 1 Region 3	Bank 1, Bank 2, Bank 3	66%
Market 1 Region 4	Bank 1, Bank 2, Bank 3	53%
Market 1	Bank 1, Bank 2, Bank 3	36%
Market 2 Region 1	Bank 1, Bank 2, Bank 3	60%
Market 2 Region 2	Bank 1, Bank 2, Bank 3	57%
Market 2	Bank 1, Bank 2, Bank 3	60%
Market 3 Region 1	Bank 1, Bank 2, Bank 3	36%
Market 4 Region 1	Bank 1, Bank 2, Bank 3	60%
Market 4	Bank 1, Bank 2, Bank 3	36%
Market 5 Region 1	Bank 1, Bank 2, Bank 3	48%
Market 6 Region 1	Bank 1, Bank 2, Bank 3	42%
Market 6 Region 2	Bank 1, Bank 2, Bank 3	40%
Market 6 Region 3	Bank 1, Bank 2, Bank 3	48%
Market 6 Region 4	Bank 1, Bank 2, Bank 3	56%
Market 6	Bank 1, Bank 2, Bank 3	24%

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Markets were analyzed using Claritas P\$YCLE segment definitions that include age, income occupation, and investable assets in their qualification criteria. The value of investable assets is a critical determinant of financial behavior patterns, particularly in areas where income levels fluctuate considerably. The following matrix further defines each segment used in this analysis.

OPTIONAL

Segment Name	Age	Income	Investable Assets
Wealth	No Requirement	> \$50,000	> \$1,000,000
Upper Affluent	No Requirement	> \$75,000	< \$1,000,000
Lower Affluent	No Requirement	\$50,000 - \$75,000	< \$1,000,000
Mass Market	No Requirement	\$15,000 - \$50,000	< \$1,000,000
Lower Market	No Requirement	< \$15,000	< \$100,000
Upscale Retired	Retired	> \$35,000	< \$1,000,000
Midscale Retired	Retired	\$15,000 - \$35,000	< \$1,000,000
Downscale Retired	Retired	< \$15,000	< \$1,000,000

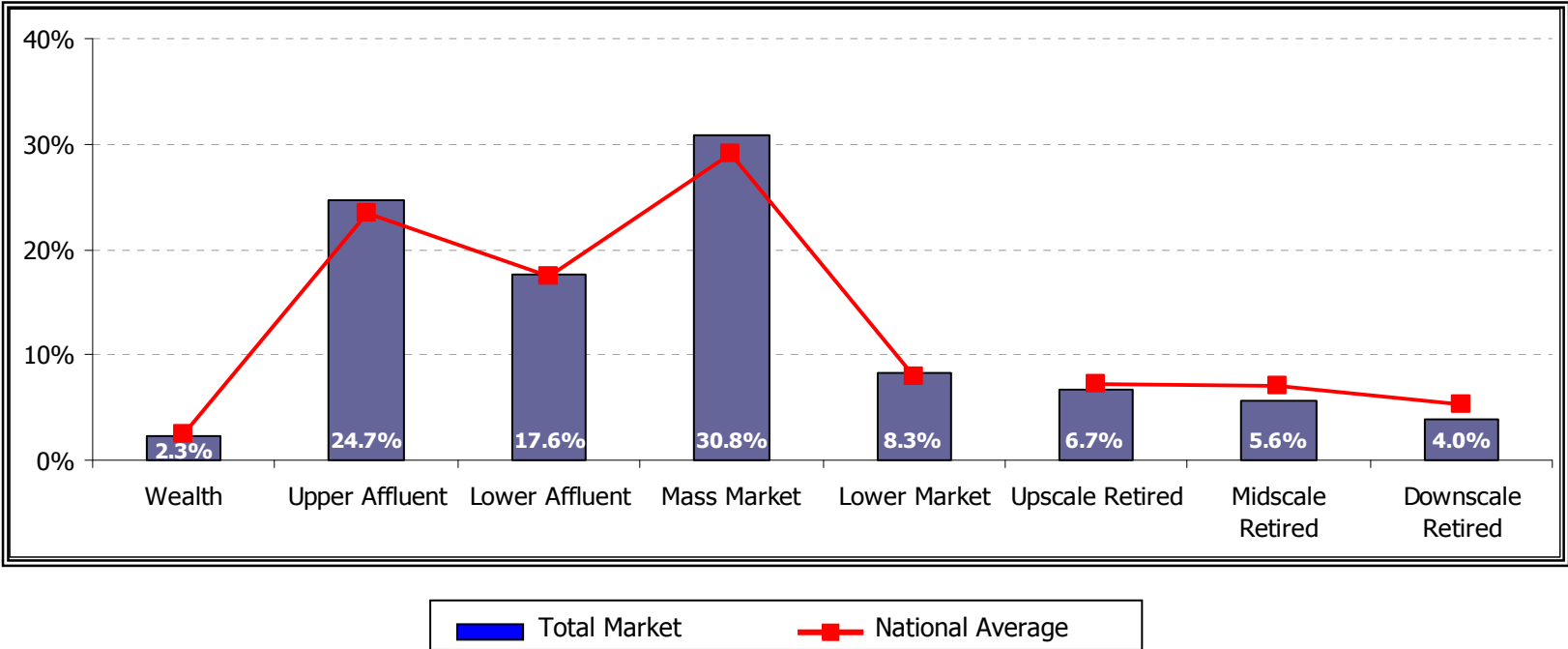
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Bank XYZ markets have a somewhat smaller proportion of retired households than the nation and a slightly greater concentration of mass market households.

OPTIONAL

HOUSEHOLD SEGMENT DISTRIBUTION

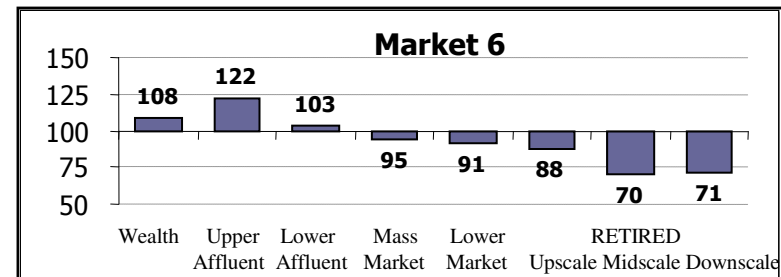
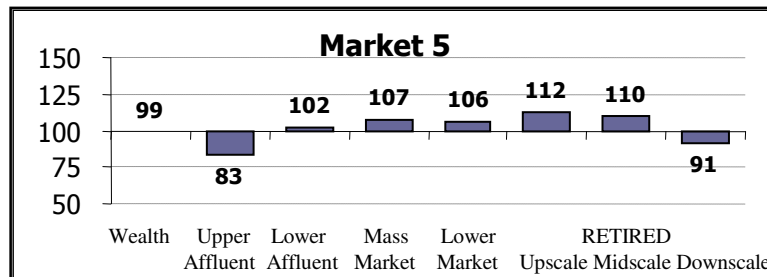
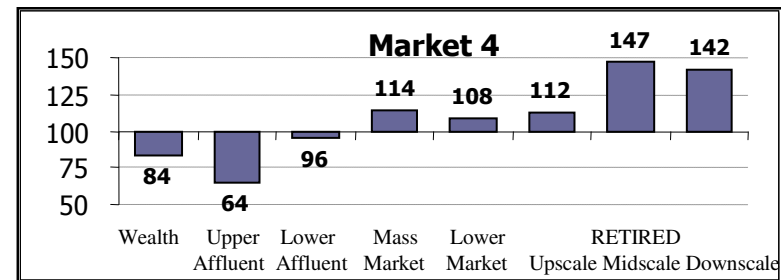
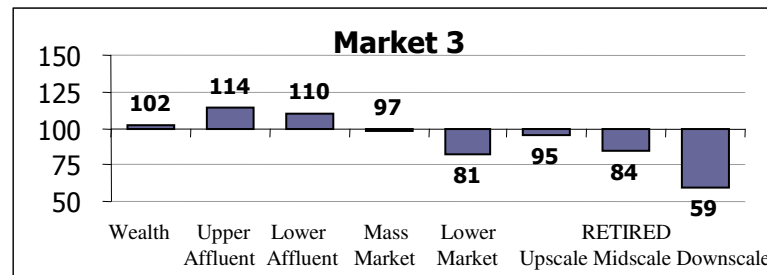
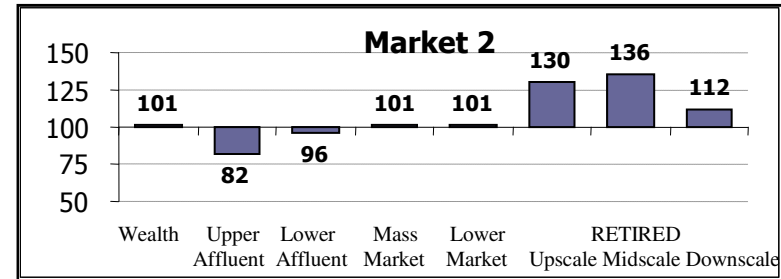
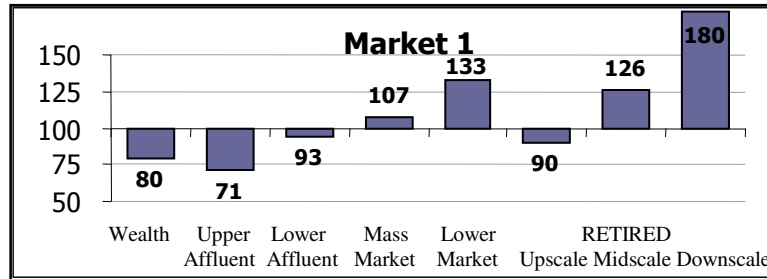
Bank XYZ Markets vs. National Average



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Market 3 and Market 6 have the highest concentrations of households in the wealth and affluent segments relative to Bank XYZ’s total market area, while Markets 1, 2 and 4 have high proportions of retired households.

HOUSEHOLD SEGMENT DISTRIBUTION



Note: The market sets are presented as samples; actual data elements and definitions are customized for each client.

ABOUT CPG

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- Consumer and Business Market Profile
- Market Potential Opportunity Assessment
- Sample Area Analysis
- Financial Performance and Peer Comparison Report
- U.S. Housing Markets Relative Risk Assessment
- Market Potential Analysis (includes Affiliate Market Profile and Expansion Into High Growth Markets)

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