



Analytic Solutions for Finance Executives

Capital Performance Group’s Finance Analytics Suite provides executives with insightful, objective research and analysis to support existing planning and development initiatives in a format that fits the budget of virtually any-sized institution. All CPG Analytic Solutions can be tailored to meet your specific needs. For more information about any of the services listed here, please contact Vanessa Mambrino at 202-337-1507 or vmambrino@capitalperform.com.

Popular CPG Analytic Solutions for Finance Executives

Strategic Planning Tools

M&A Candidate Analysis:

- ◆ Where are the best opportunities to expand via acquisition?
- ◆ Which potential acquisition opportunities in my markets would help my bank to reach its strategic goals?
- ◆ Which of these candidates have a strong branch presence in either my current footprint or target markets?

CPG’s M&A Candidate Analyses help to create market- and goal-driven lists of potential acquisition candidates. Candidate pools can be chosen based on branch locations, asset size, or a combination of the two. These pools are then narrowed down based on a number of financial performance criteria, chosen to help find institutions that have a balance sheet or revenue mix that corresponds to your bank’s strategic goals.

Peer Analysis:

- ◆ What levels of performance (and performance targets) are realistic for my bank considering the experience of my peers?
- ◆ What constitutes “high performance” among peer institutions? How does my bank stack up to the competition?

CPG’s Peer Analysis provides actionable information on the financial performance of peers, defined based on asset size, geographic location, or other chosen factors. Each report shows both the current and historic performance of your institution, side-by-side with your chosen peer groups and the high performing institutions among those groups. These analyses are designed to help to identify performance gaps and set both short- and long-term strategic targets.

Adaptable Pro Forma Models





Branch Pro Forma Models:

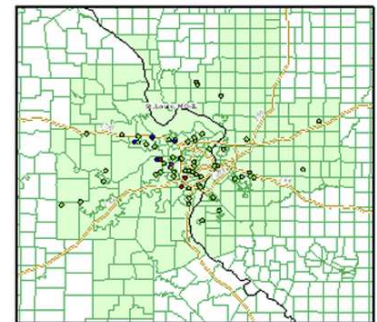
- ◆ How will the expansion of our branch network into a new market impact my bank’s bottom line?
- ◆ What is the financial impact of closing or consolidating underperforming branches?
- ◆ Is it more financially attractive to build a branch or to buy one?

Over the years, CPG has developed pro forma financial models to measure the overall financial impact of almost any retail delivery network decision – from opening one or a group of de novo branches to closing or relocating underperforming locations. Models can be customized to varying degrees to help provide actionable, objective information to be used in your decision-making process.

Example: St. Louis, MO

Company	Stock or Mutual?	Total Assets (\$MM)	Total Branches (#)	NPA's/Total Assets (%)	ROAE (%)	Txn Accts to Total Deps (%)	Comml Lns to Total Lns (%)	Nonint Inc to Total Rev (%)
First Banks, Inc.	Stock	\$9,057	165	9.33	-26.72	4.04	58.19	26.45
Dickinson Financial Corporation II	Stock	\$5,984	208	15.45	-28.93	6.71	44.77	76.18
Premier Bancshares, Inc.	Stock	\$1,249	9	24.88	NA	6.75	35.00	20.89
St. Louis Bancshares, Inc.	Stock	\$564	2	8.05	9.50	4.48	43.17	-0.22

Branches in High Opportunity Markets							
Company	Number	% of Total	HQ?	In Store?	Avg Age (Yrs)	Avg Deposits (\$MM)	Color of Branches on Map
First Banks, Inc.	56	33.9%	Y	Y (6)	40.3	\$41.1	
Dickinson Financial Corporation II	3	1.4%	N	Y (3)	8.7	\$9.9	
Premier Bancshares, Inc.	4	44.4%	N	N	4.5	\$82.8	
St. Louis Bancshares, Inc.	2	100.0%	Y	N	5.0	\$214.9	



SUBSCRIBE: CPG’s Analytic Solutions can be purchased singularly or as part of a quarterly subscription. Subscribers receive:

1. Preferential pricing
2. Free quarterly or ad-hoc updates of reports (depending on data availability) incorporating internal forecasts or variances to plan
3. Access to an on-call CPG analyst to answer any questions or assist in the preparation of summary deliverables to be presented to the bank’s Board of Directors.

Full CPG Analytic Solutions Suite

CPG's Analytic Solutions are designed to augment the work of personnel in marketing, Finance and business planning, and distribution planning at financial services companies. In addition to the services outlined above, CPG provides the following additional solutions:

Key Issues	Corresponding CPG Analytic Solutions
Setting Performance Targets	<ul style="list-style-type: none"> ◆ Financial Peer Analysis ◆ Performance Scorecard Development & Reporting ◆ Competitor Profiles
Making Investment, Expansion, and/or Resource Allocation Decisions	<ul style="list-style-type: none"> ◆ M&A Candidate Screening & Analysis ◆ Product Use Gap Analysis ◆ Channel Use Gap Analysis ◆ Segment/Industry Profiles (e.g., Mass Affluent) ◆ LOB Trends & Forecasts (e.g., Mortgage, Commercial Lending) ◆ Regional Trends & Forecasts ◆ Branch Site Analysis ◆ Market Opportunity Analysis ◆ Ease of Market Entry
Building Adaptable & Reusable Models	<ul style="list-style-type: none"> ◆ Branch Pro Forma Models (build, consolidate, or sell) ◆ New Product Pro Forma Models ◆ New Customer Sales Initiative Pro Forma Models ◆ Housing Market Risk Model

CPG Consulting Services

CPG can provide consulting support for the Analytical Solutions to facilitate your organization through a deliberative process that is designed to achieve consensus amongst marketers, product managers, line management, Finance, and other key stakeholders – culminating in an implementation plan that ensures momentum. Contact us at 202-337-7870 or info@capitalperform.com, and a member of our experienced staff will work with you to determine the approach that would be best suited to meet your needs and complement your internal resources.

About Capital Performance Group

Capital Performance Group is a management consulting firm based in Washington, DC. Our firm provides advisory, planning, analytic, and project management services to the financial services industry. Our professionals possess a depth of experience in a broad range of functional specialties including strategic planning, marketing and product development, market research, risk management, operations and technology, legal and regulatory matters, mergers and acquisitions, and strategic cost management. To learn more about Capital Performance Group, or to review our full suite of CPG Analytic Solutions, visit us at www.capitalperform.com.

