
DEMOGRAPHIC & PRODUCT USE ANALYSIS

REPORT SAMPLE



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

Product Use Analysis

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 | |

Product Use Analysis

A standard retail product set was used for this analysis. Except where otherwise noted, the Total Market composite represents a weighted average of the six regional market areas.

| Product | Category | Product Definition |
|----------------------|-------------|--|
| DDA | Liquid Deps | Non-interest bearing checking accounts with unlimited check writing privileges |
| Interest DDA | Liquid Deps | Fixed interest bearing checking accounts with unlimited check writing privileges |
| Fixed Int Savings | Liquid Deps | Fixed interest/regular statement, passbook, and club savings accounts |
| Var Int Savings | Liquid Deps | Variable interest money market deposit accounts with no or limited check writing privileges |
| CD | Time Deps | All certificates of deposit, excluding CD-type IRAs |
| IRA | Retirement | All individual retirement accounts, including CD, savings, and securities-based accounts |
| Stock | Investments | Shares or interests in the ownership of a company |
| US Treasuries | Investments | Securities issued by the U.S. government, including Treasury bills or notes and savings bonds |
| Mutual Funds | Investments | Investment funds which pool deposits of investors and invest in securities, usually of a specific type |
| Mortgages | Mortgage | All first mortgages held on real estate, including both fixed and adjustable rate |
| Personal Loans | Installment | Direct and indirect personal loans including student, boat, home improvement, and second mortgage |
| Auto Loans | Installment | Indirect loans made to finance the purchase of a personal automobile |
| Credit Cards | Revolving | Bank-issued credit cards including Visa, MasterCard, Discover, and American Express Optima |
| HELOC | Revolving | Personal revolving lines of credit collateralized by the equity value in a home |
| Overdraft Protection | Revolving | Personal revolving lines of credit to cover overdrafts on transaction accounts |
| Personal Lines | Revolving | Personal revolving lines of credit other than home equity and overdraft lines |

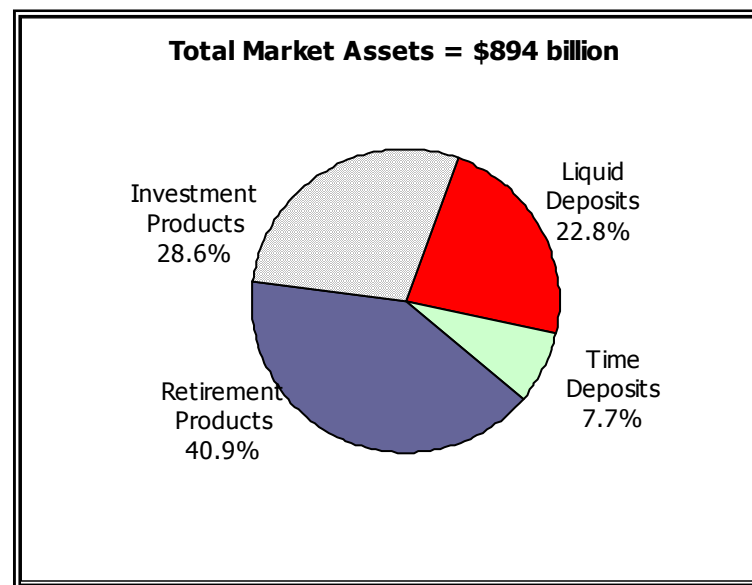
Product Use Analysis

The distribution of assets in Bank XYZ market area is very similar to that of the nation as a whole, with a slightly lower portion of household assets in time deposits and investment products. Approximately 41% of all household assets are held in retirement products.

ASSET MIX, 2002

Bank XYZ Markets vs. National Average

| | Total Market | National Average | Index to National |
|---------------------|--------------|------------------|-------------------|
| Liquid Deposits | 22.8% | 22.2% | 103 |
| Time Deposits | 7.7% | 8.3% | 92 |
| Retirement Products | 40.9% | 40.8% | 100 |
| Investment Products | 28.6% | 28.8% | 99 |



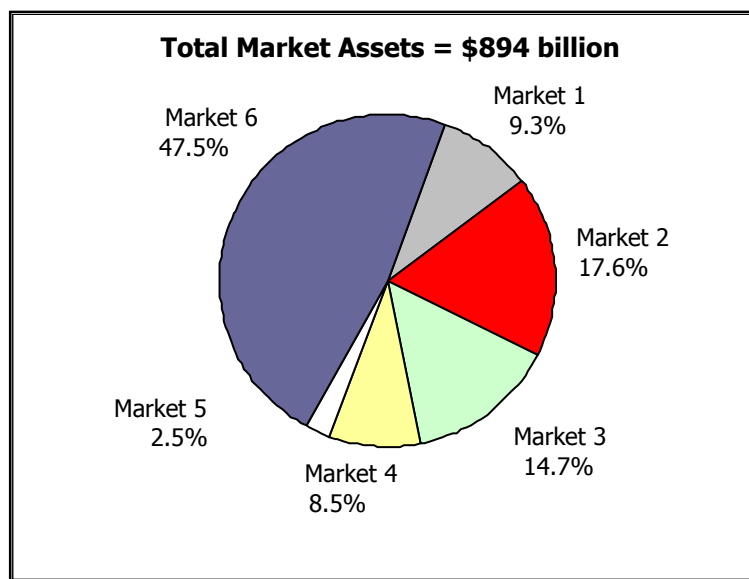
Note: The hierarchies on this page are a sample; the actual data elements and weights are customized for each client.

Product Use Analysis

Market 6 accounts for 48% of the asset base of the total market area in which Bank XYZ operates. Market 2 and Market 3 rank second and third in market assets, with the remaining areas each constituting less than 10% of the total market's asset base.

ASSET MIX, 2002

Bank XYZ Markets by State



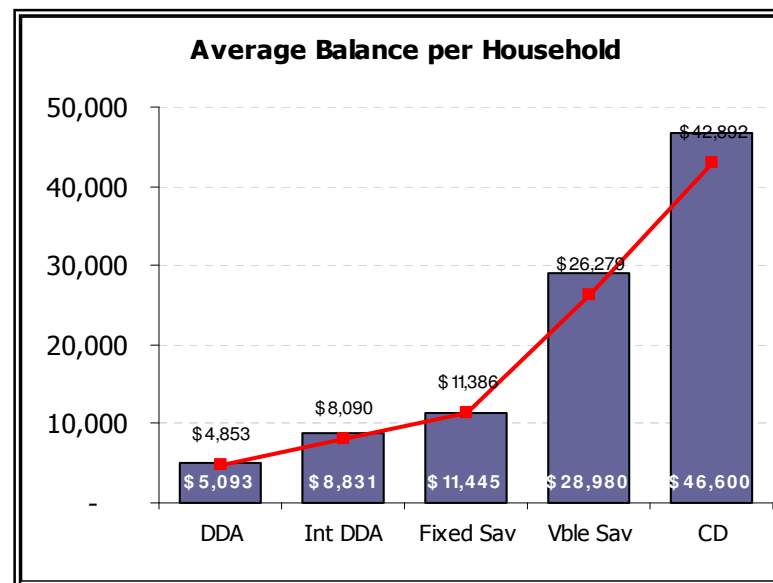
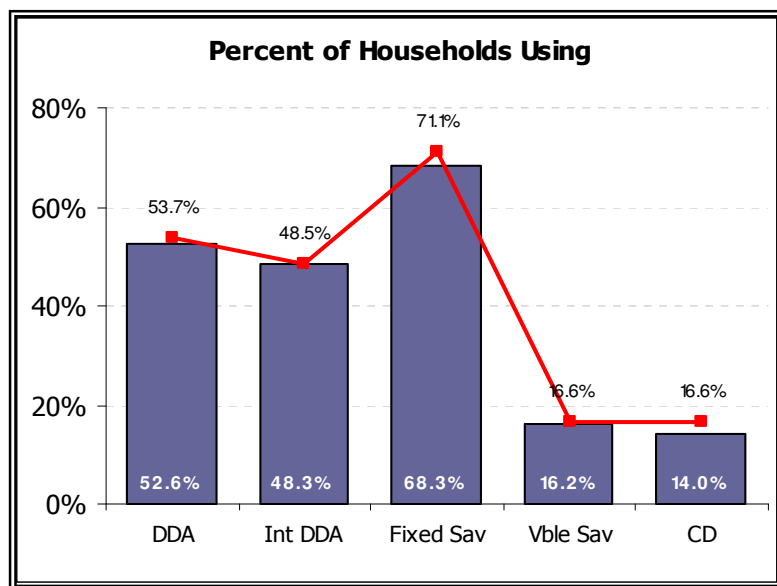
| | Total Assets (\$000) | Percent of Total |
|---------------------|-------------------------|------------------|
| Market 1 | 83,096,475 | 9.3% |
| Market 2 | 156,875,838 | 17.6% |
| Market 3 | 131,007,935 | 14.7% |
| Market 4 | 76,169,206 | 8.5% |
| Market 5 | 22,441,129 | 2.5% |
| Market 6 | 424,070,531 | 47.5% |
| Total Market | 893,661,115 | 100.0% |

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Product Use Analysis

While use of deposit products within Bank XYZ markets is on par with national rates, average balances exceed national levels for variable savings and CD accounts.

DEPOSIT PRODUCTS, 2002
Bank XYZ Markets vs. National Average



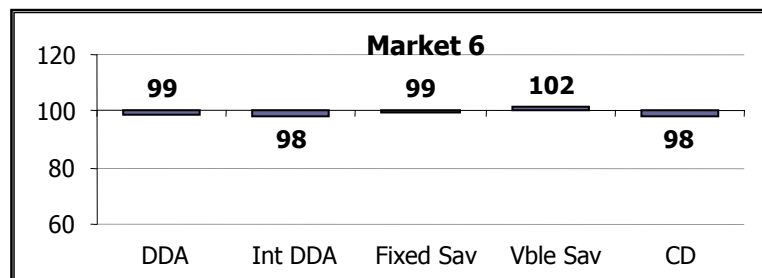
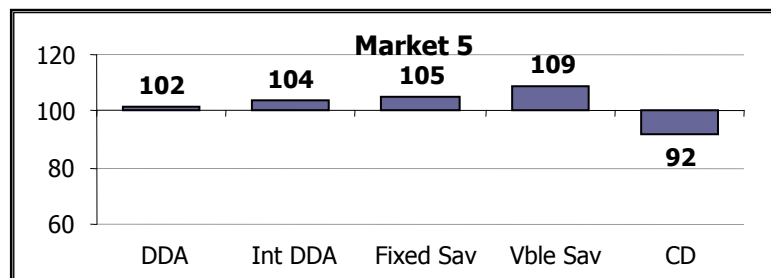
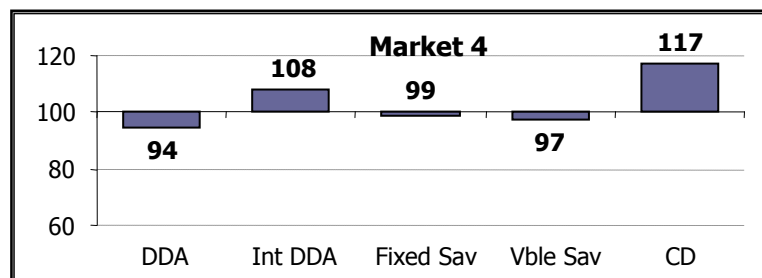
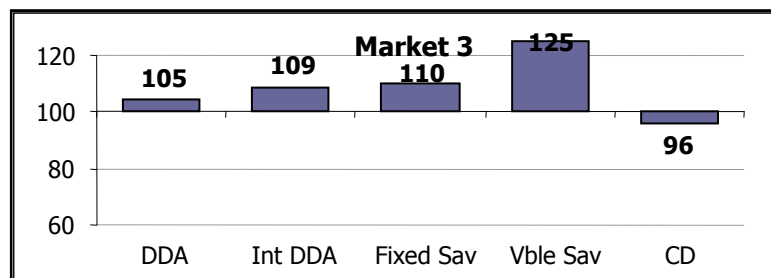
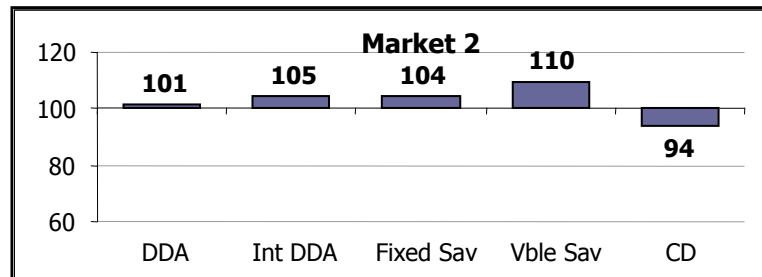
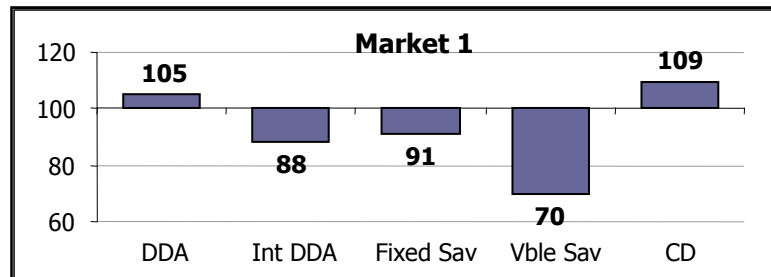
■ Total Market —■ National Average

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Product Use Analysis

Markets 3, 2, and 5 have relatively high rates of deposit product use, particularly of variable savings products. The rate of CD use is highest in Market 4 area.

DEPOSIT PRODUCT USE, 2002
Bank XYZ Markets by State, Index to Total Market



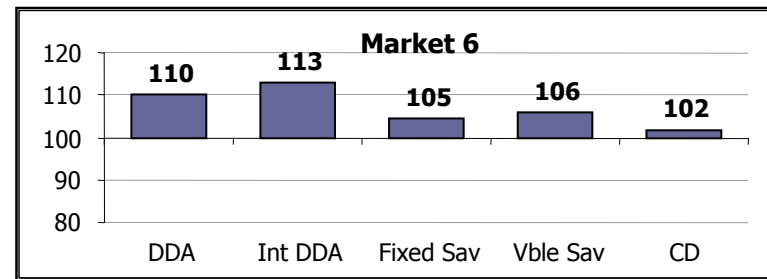
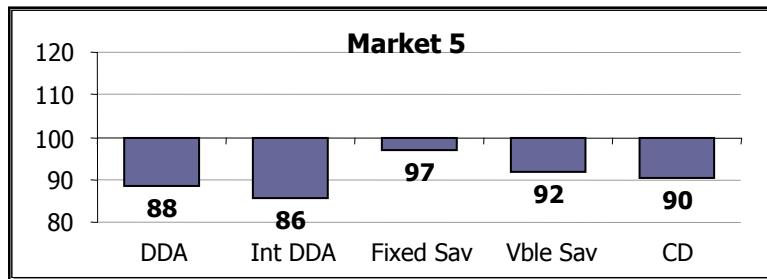
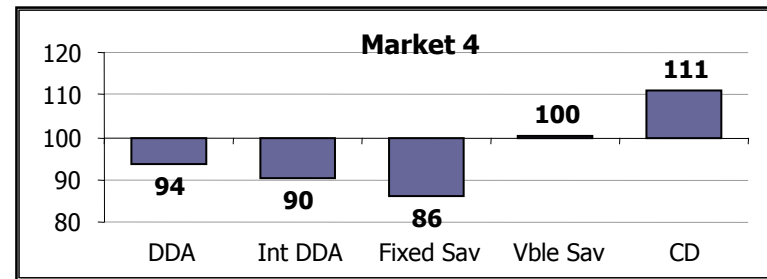
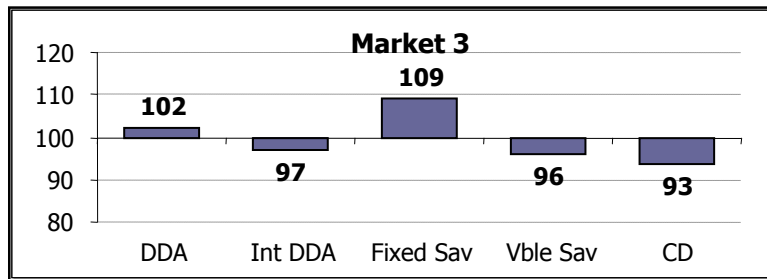
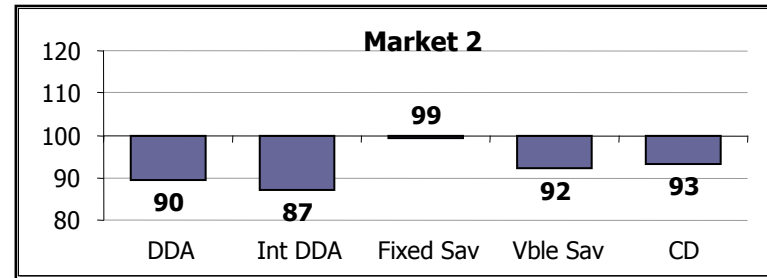
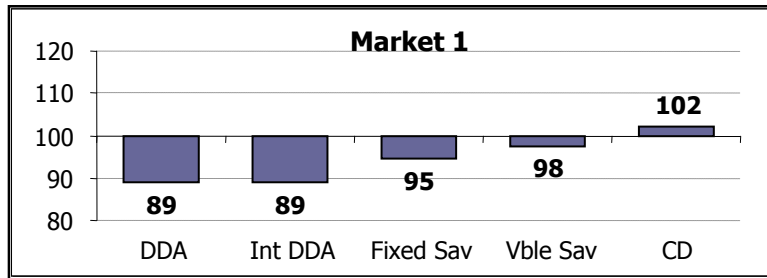
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Product Use Analysis

Despite higher usage rates of deposit products in Market 1, 2, and 5 average balances per household are lower than in the remaining Bank XYZ markets with the exception of fixed savings products in Market 2. Market 6 has relatively high average balance levels compared to other markets.

DEPOSIT PRODUCT AVERAGE BALANCES, 2002

Bank XYZ Markets by State, Index to Total Market



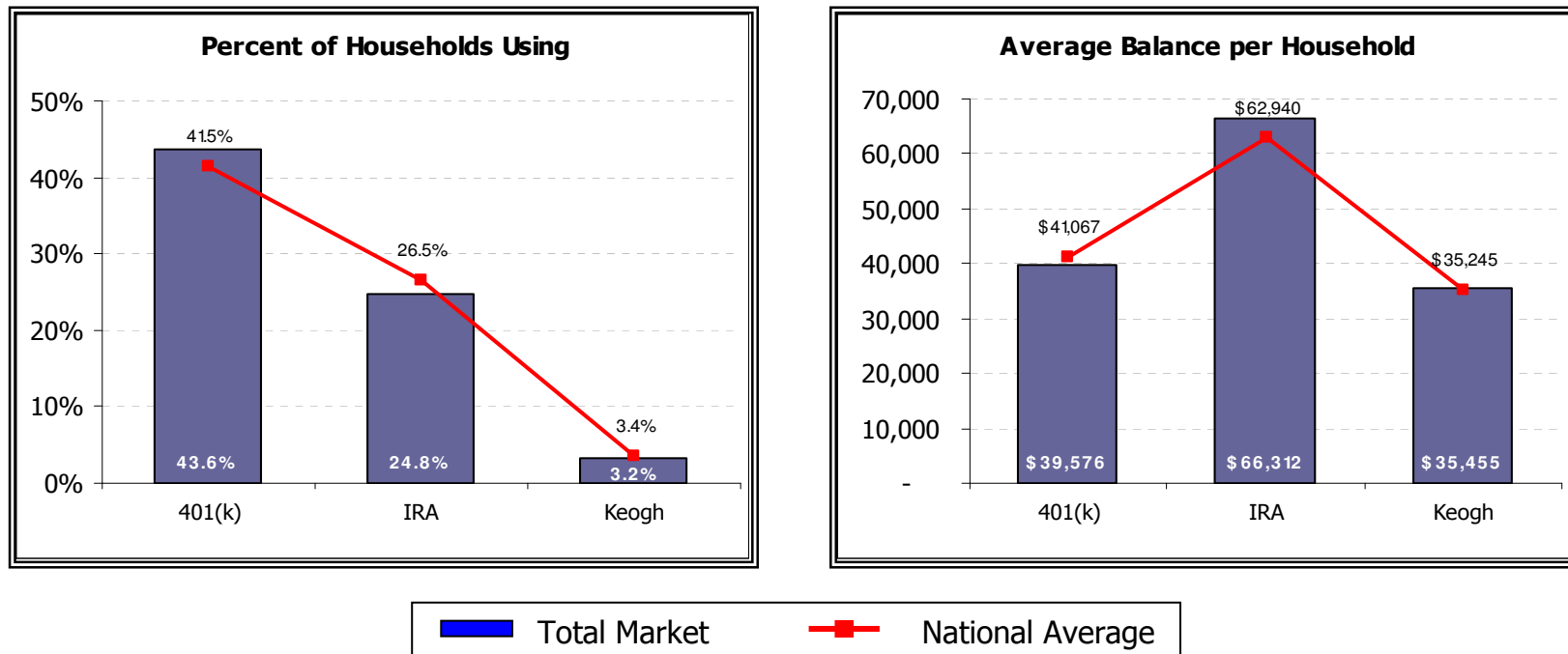
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Product Use Analysis

While a slightly smaller percent of households use IRAs in Bank XYZ markets, these households maintain higher average balances in IRAs than those using the product nationwide.

RETIREMENT PRODUCTS, 2002

Bank XYZ Markets vs. National Average

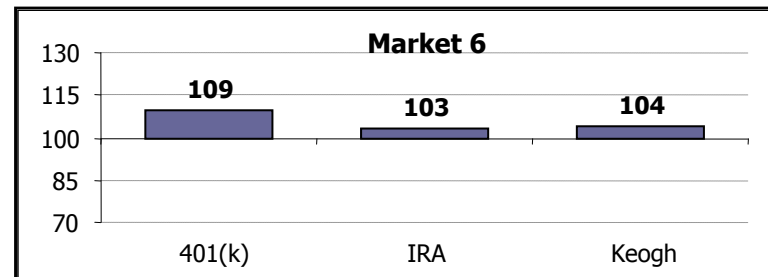
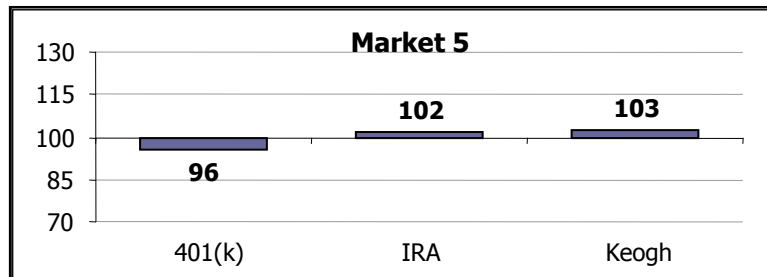
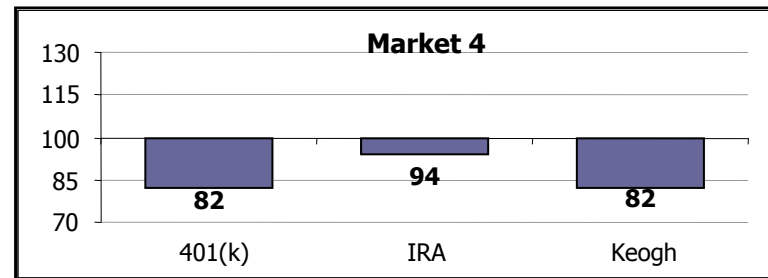
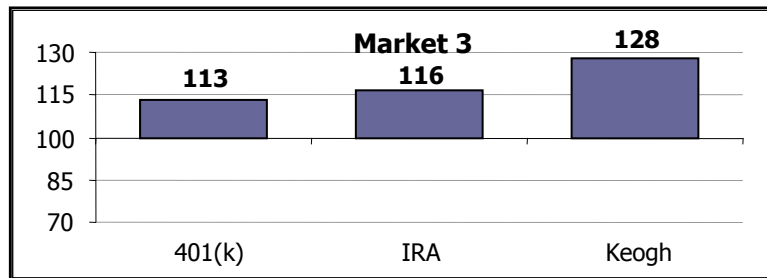
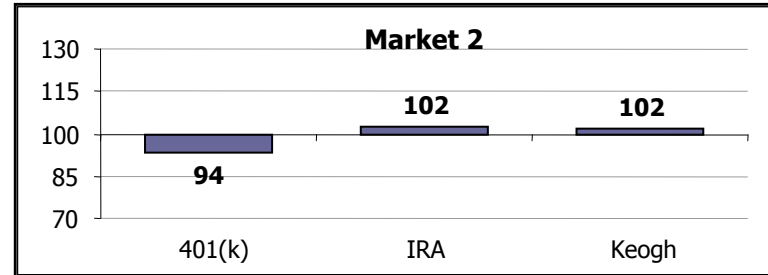
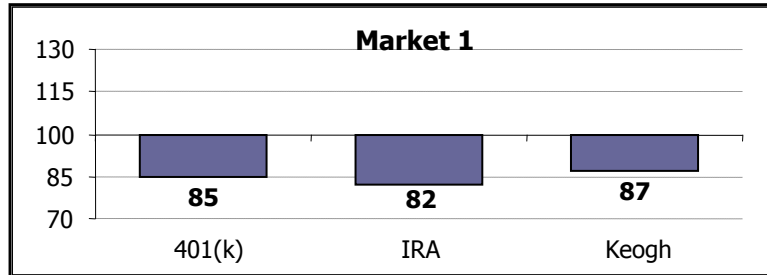


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Product Use Analysis

Markets 1 and 4 show the lowest usage rates of retirement products among Bank XYZ markets, while Markets 3 and 6 exhibit the highest.

RETIREMENT PRODUCT USE, 2002
Bank XYZ Markets by State, Index to Total Market



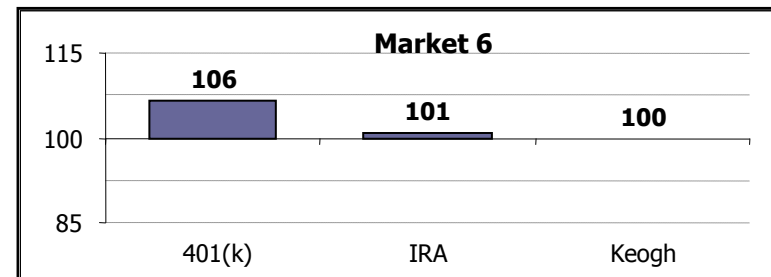
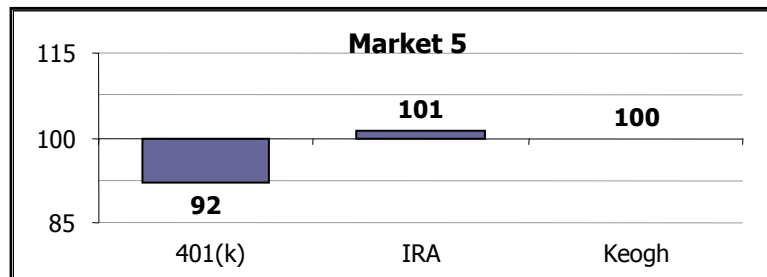
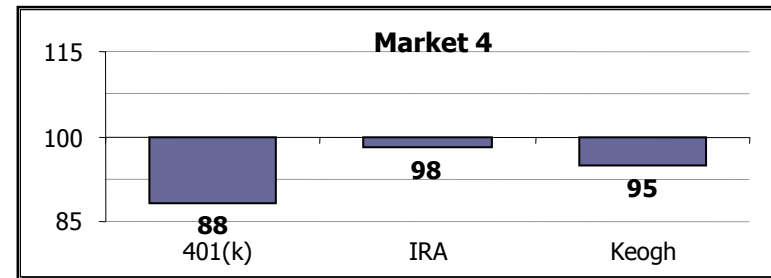
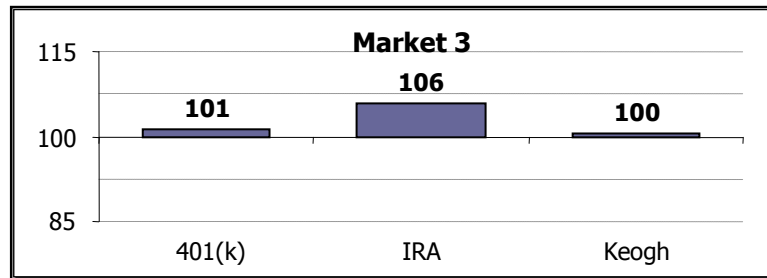
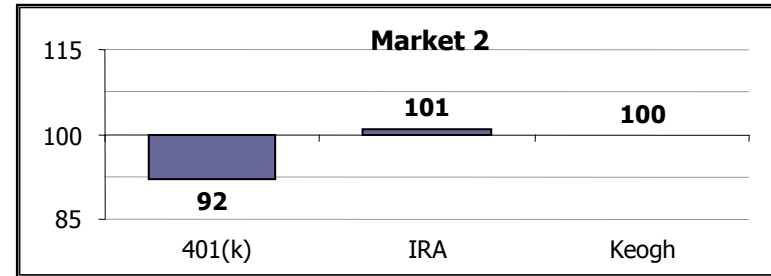
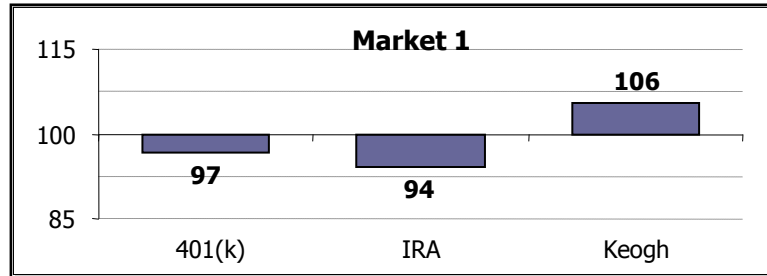
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Product Use Analysis

Average balances per household for retirement products are lowest in Bank XYZ Market 1 and Market 5, although relative balance levels vary widely by retirement product category.

RETIREMENT PRODUCT AVERAGE BALANCES, 2002

Bank XYZ Markets by State, Index to Total Market



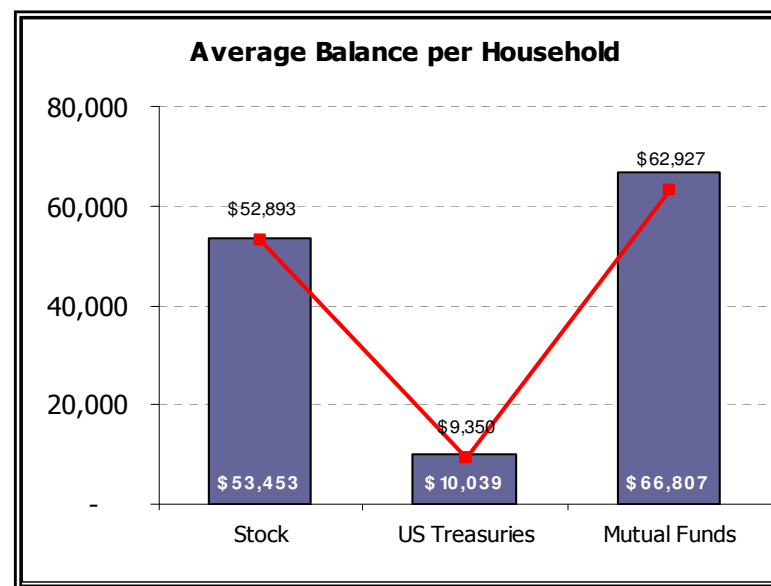
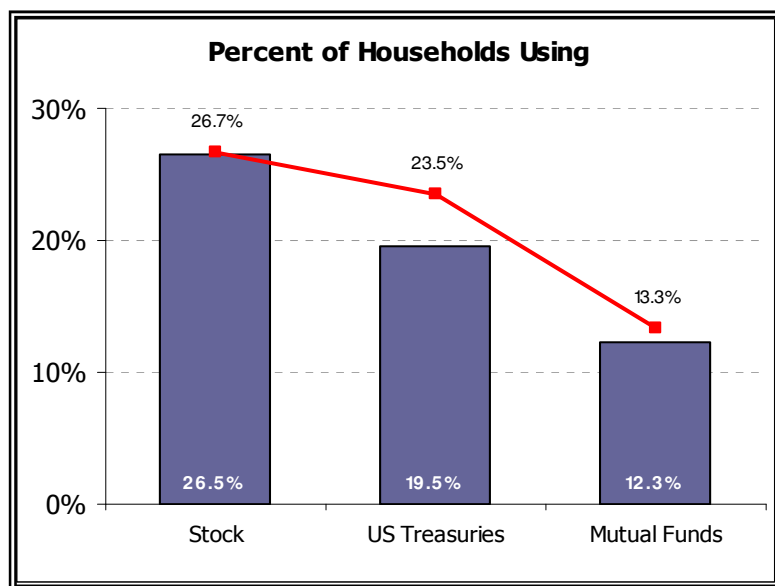
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Product Use Analysis

Ownership of U.S. Treasury securities and mutual funds in Bank XYZ markets falls below the national average, while direct stock ownership is on par with the national rate. Balances per household in U.S. Treasury securities and mutual funds in Bank XYZ markets are greater than the national averages.

INVESTMENT PRODUCTS, 2002

Bank XYZ Markets vs. National Average



Total Market

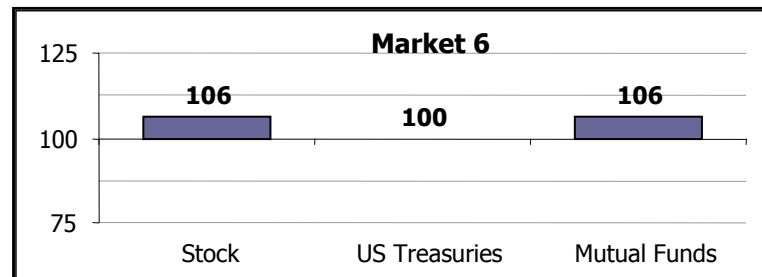
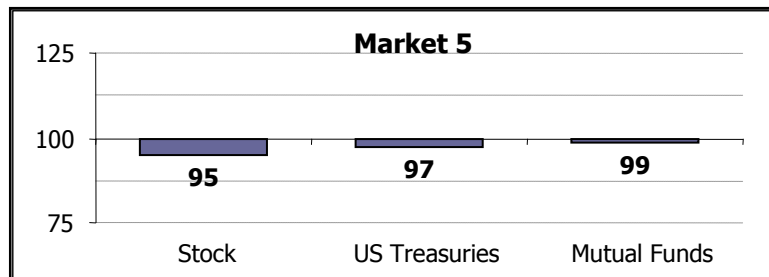
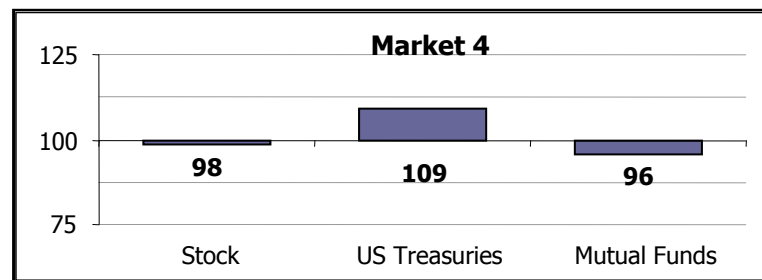
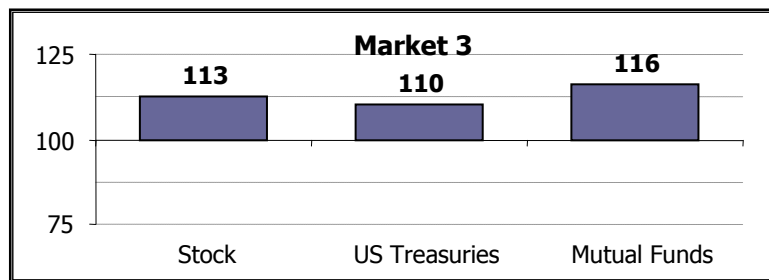
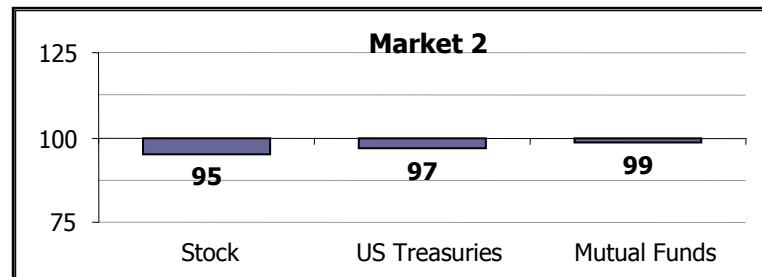
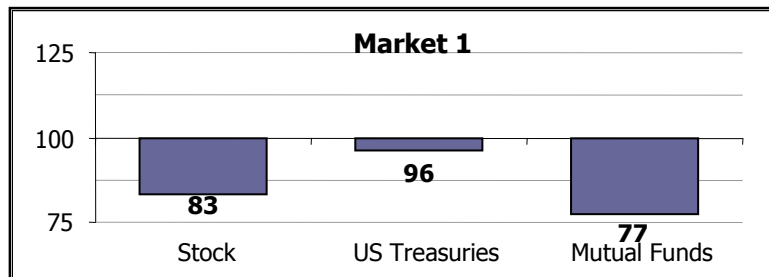
 National Average

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Product Use Analysis

The highest investment product usage rates among Bank XYZ markets are found in Market 3, while the lowest are in Market 1.

INVESTMENT PRODUCT USE, 2002
Bank XYZ Markets by State, Index to Total Market



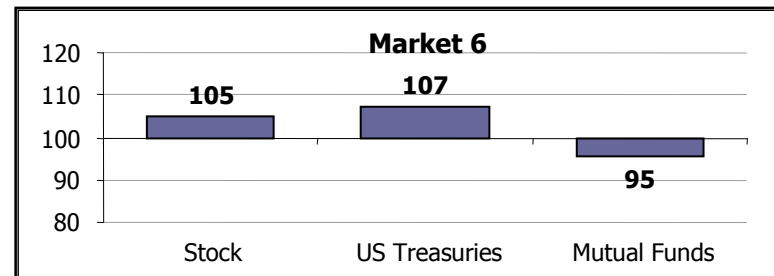
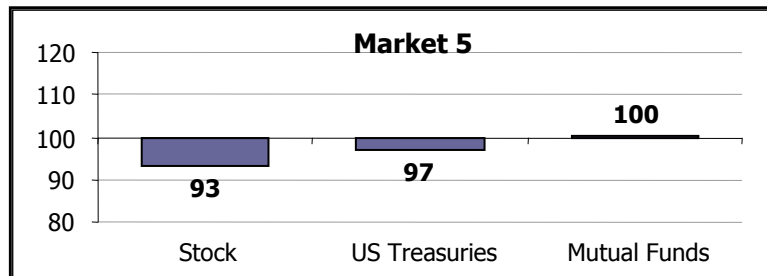
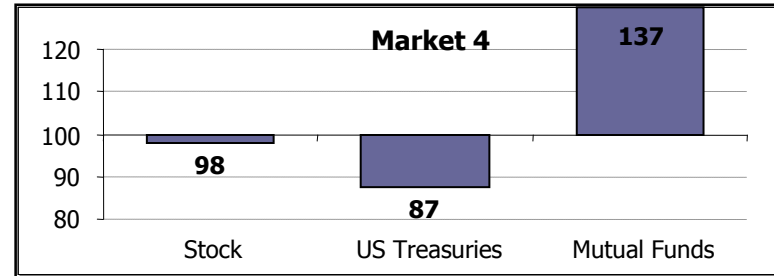
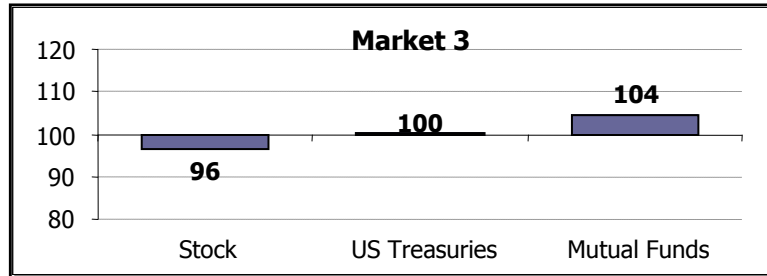
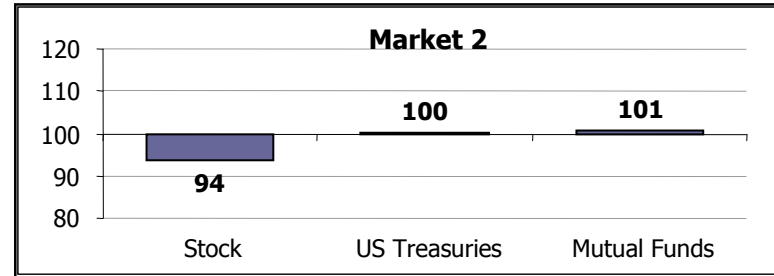
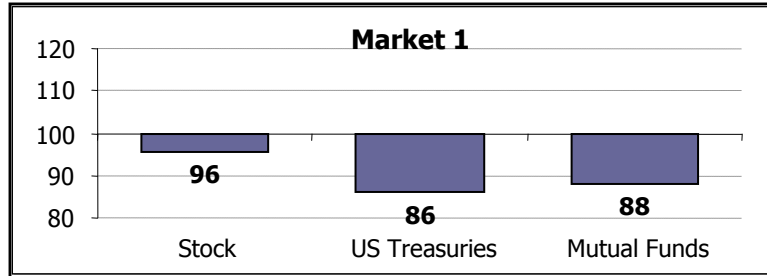
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Product Use Analysis

In Market 1, mutual fund and US Treasury balances are well below the average for Bank XYZ markets, while mutual fund balances are significantly higher in Market 4 than in other Bank XYZ markets.

INVESTMENT PRODUCT AVERAGE BALANCES, 2002

Bank XYZ Markets by State, Index to Total Market



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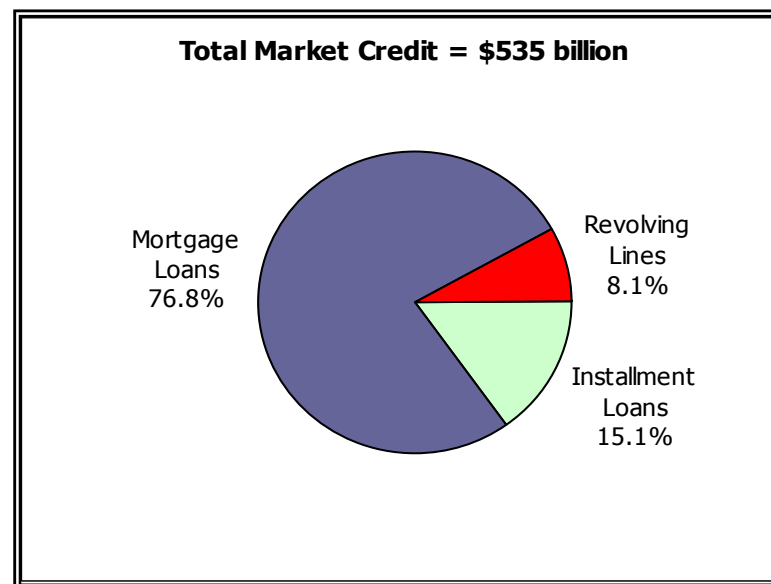
Product Use Analysis

Consumers in Bank XYZ markets show higher usage rates for installment loan products than the nation overall, while use of mortgages and revolving lines of credit are similar to national levels.

CREDIT MIX, 2002

Bank XYZ Markets vs. National Average

| | Total Market | National Average | Index to National |
|-------------------|--------------|------------------|-------------------|
| Installment Loans | 15.1% | 13.6% | 111 |
| Mortgage Loans | 76.8% | 78.0% | 98 |
| Revolving Lines | 8.1% | 8.4% | 97 |

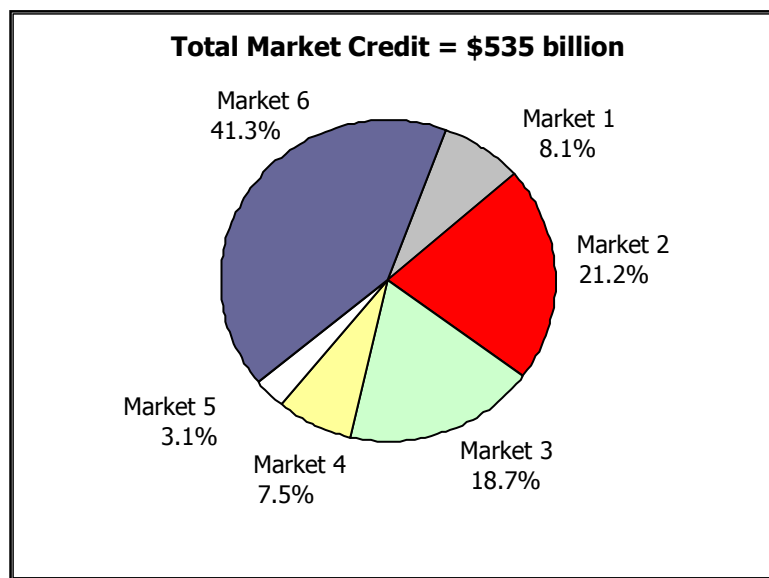


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Product Use Analysis

Consumers in Market 6 markets hold almost half of the outstanding credit in Bank XYZ markets, and those in Market 2 hold nearly one-quarter. As is the case with deposits, over 80% of the outstanding credit in Bank XYZ total market is held in Market 6, 2, and 3.

CREDIT MIX, 2002
Bank XYZ Markets by State



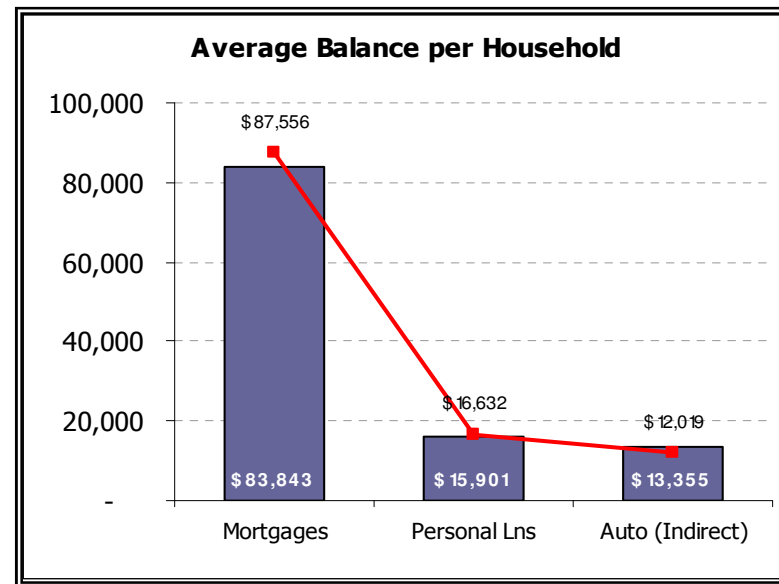
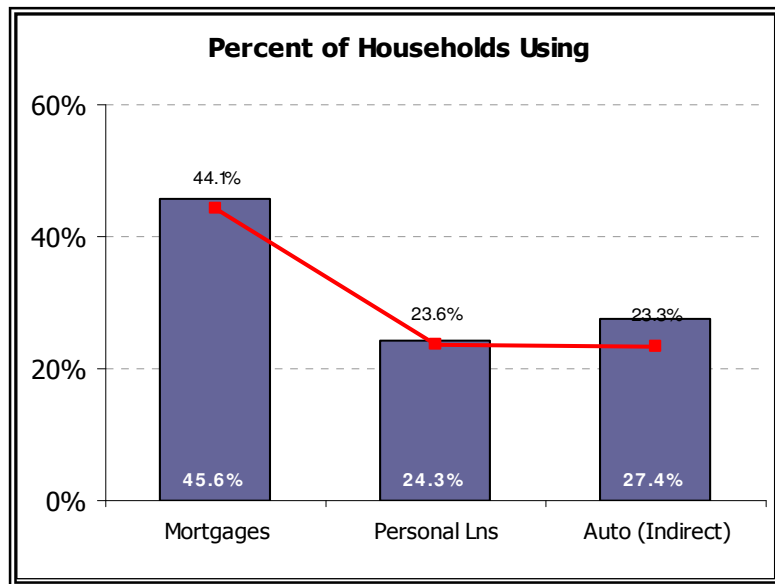
| | Total Credit (\$000) | Percent of Total |
|---------------------|-------------------------|------------------|
| Market 1 | 43,556,355 | 8.1% |
| Market 2 | 113,569,630 | 21.2% |
| Market 3 | 99,798,629 | 18.7% |
| Market 4 | 40,004,427 | 7.5% |
| Market 5 | 16,719,706 | 3.1% |
| Market 6 | 220,870,636 | 41.3% |
| Total Market | 534,519,382 | 100.0% |

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Product Use Analysis

Bank XYZ markets exceed national averages in both use and balances of indirect auto loans. For other types of loans, usage rates are slightly higher but average balances per household are lower than national levels.

LOAN PRODUCTS, 2002
Bank XYZ Markets vs. National Average



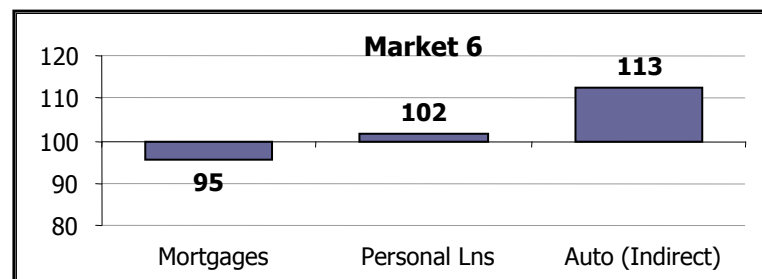
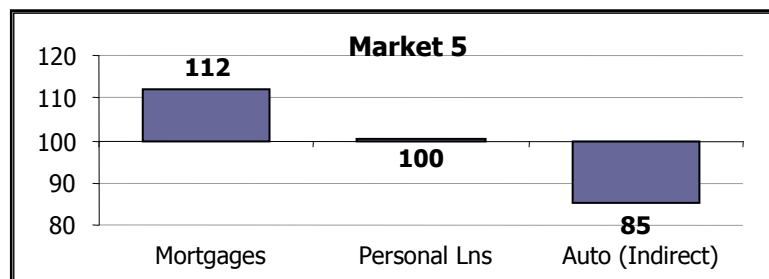
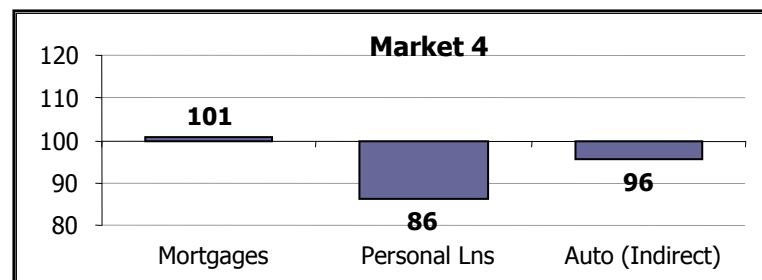
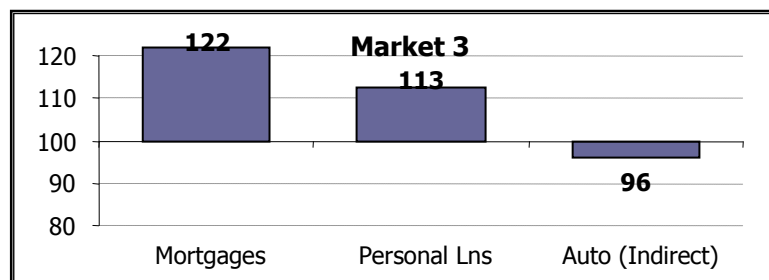
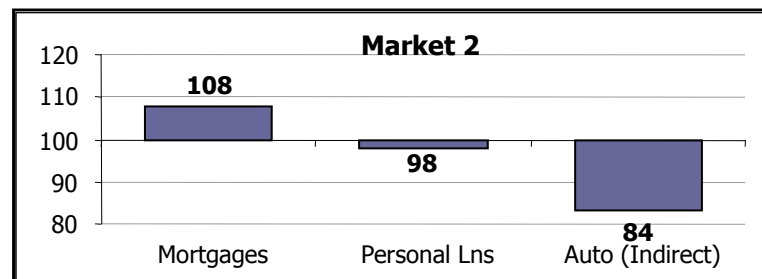
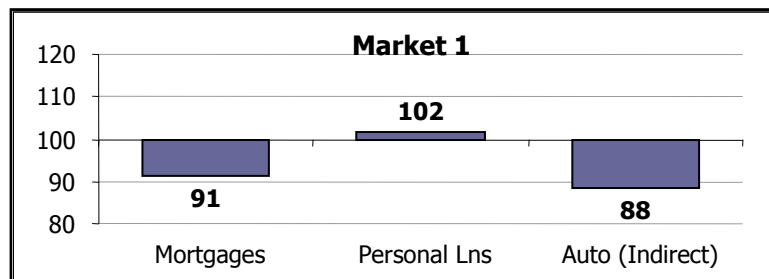
■ Total Market
 —■— National Average

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Product Use Analysis

Markets 5 and 2 show the highest rates of use of mortgage products. Auto loans are strongest in Market 6, and personal installment loans are used most frequently in Market 3.

LOAN PRODUCT USE, 2002
Bank XYZ Markets by State, Index to Total Market



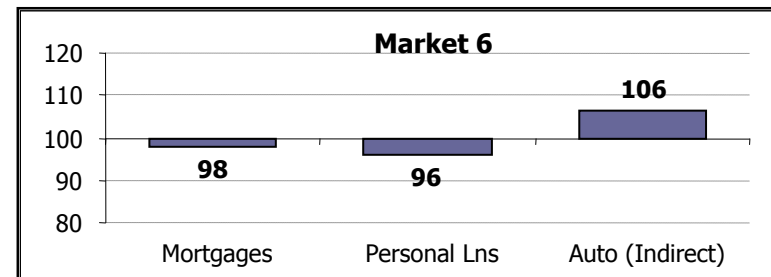
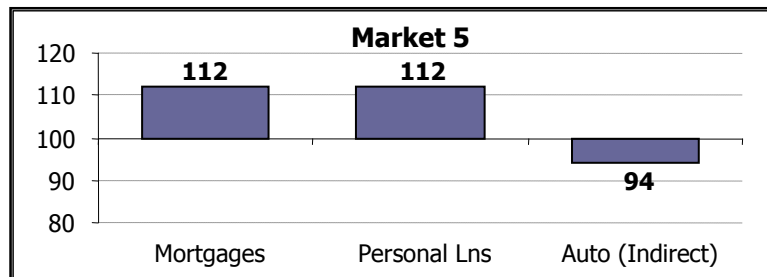
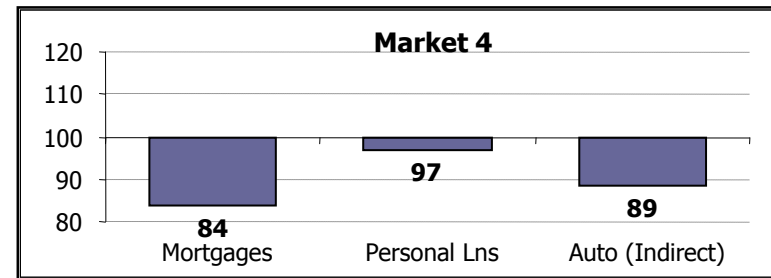
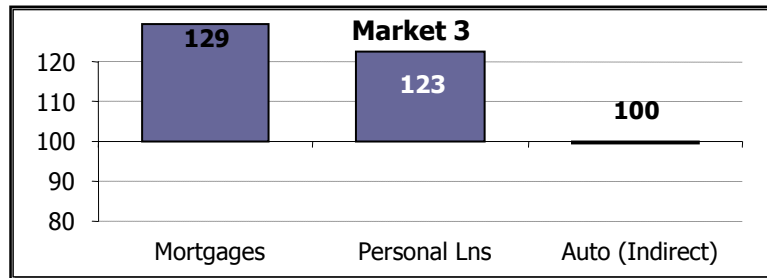
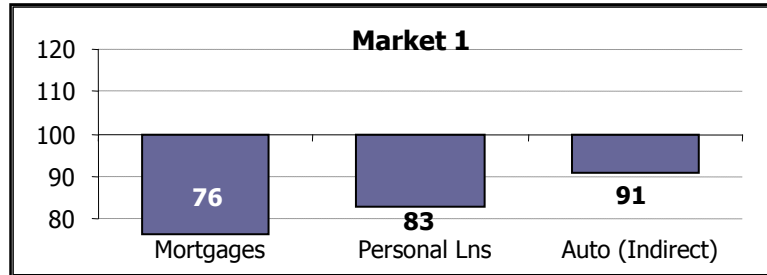
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Product Use Analysis

Markets 2, 3, and 5 show similar balance characteristics for loan products, with above average mortgage and personal loan balances and below average auto loan balances relative to other Bank XYZ markets.

LOAN PRODUCT AVERAGE BALANCES, 2002

Bank XYZ Markets by State, Index to Total Market



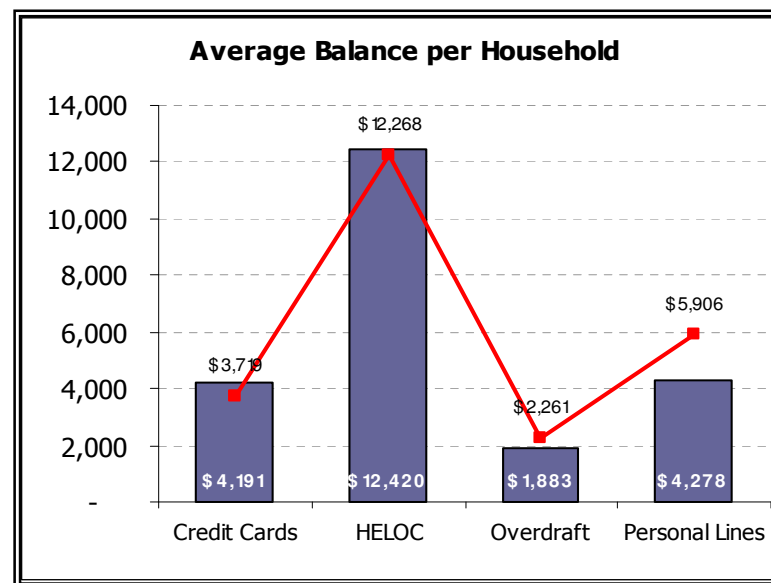
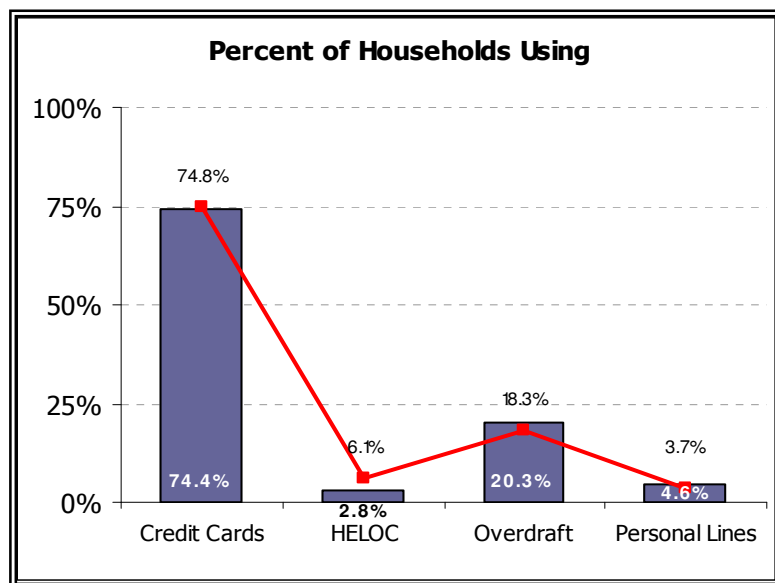
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Product Use Analysis

The percent of households using HELOCs is significantly lower in Bank XYZ markets than for the nation on average, while use of other line of credit products is on par with national rates. Balance levels are on par with national averages with the exception of lower balances in personal credit lines in Bank XYZ markets.

LINE OF CREDIT PRODUCTS, 2002

Bank XYZ Markets vs. National Average

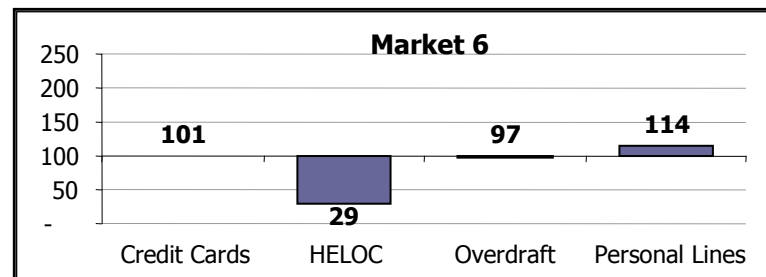
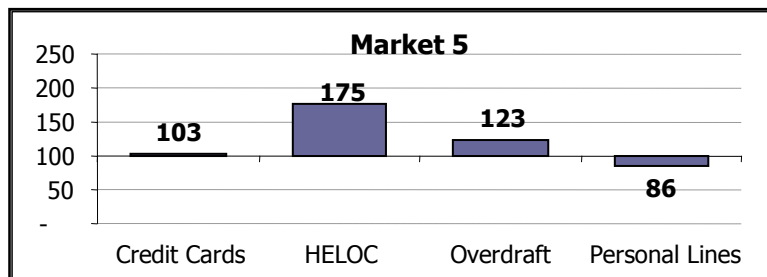
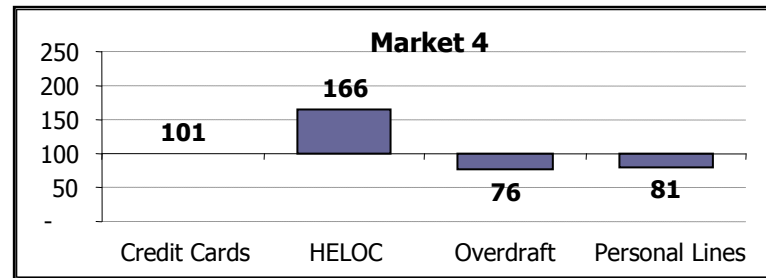
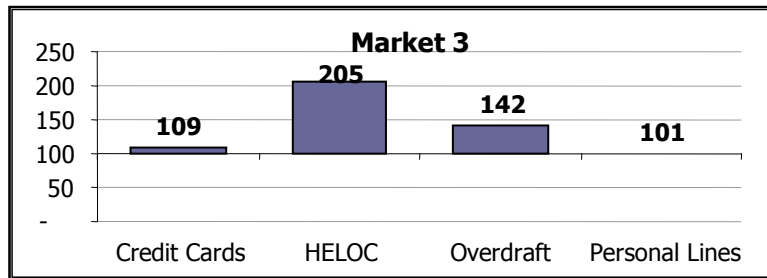
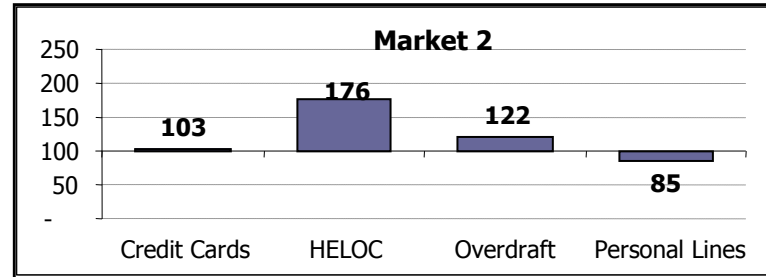
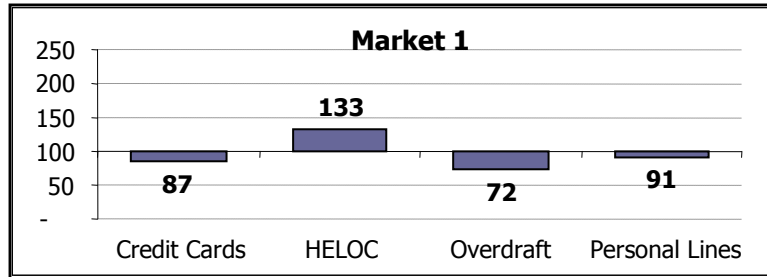


Note: The hierarchies on this page are a sample; the actual data elements and weights are customized for each client.

Product Use Analysis

Because of the relatively low rate of HELOC use in Market 6, Bank XYZ largest market, all other markets appear to have significantly high rates of use. Market 3, in particular, has strong rates of HELOC use.

LINE OF CREDIT USE, 2002
Bank XYZ Markets by State, Index to Total Market



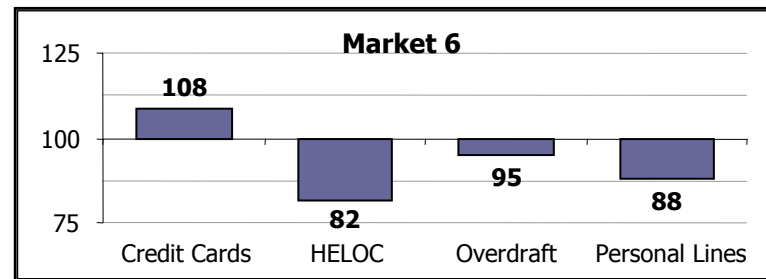
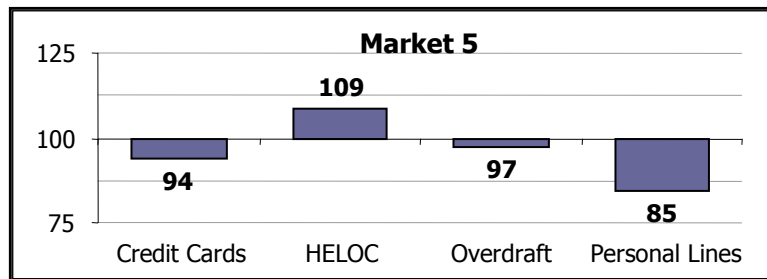
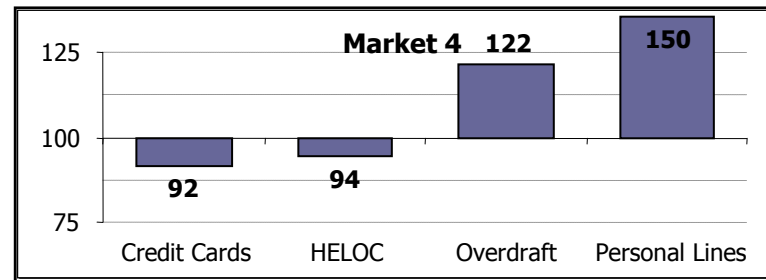
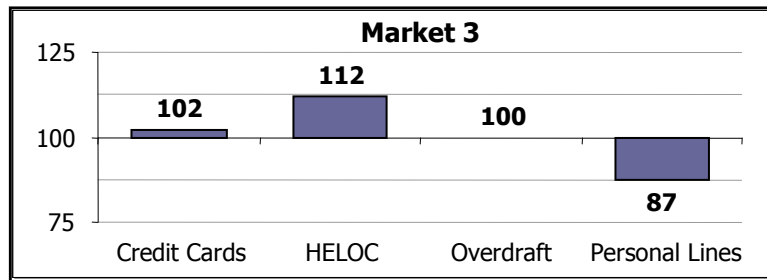
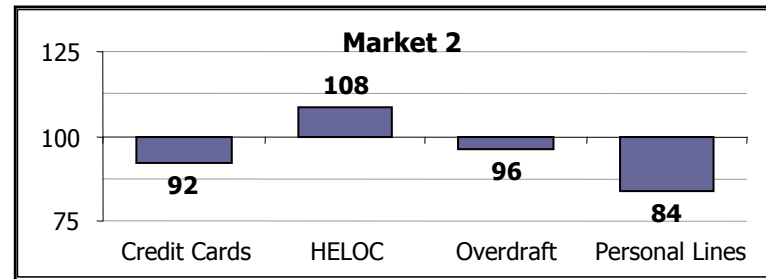
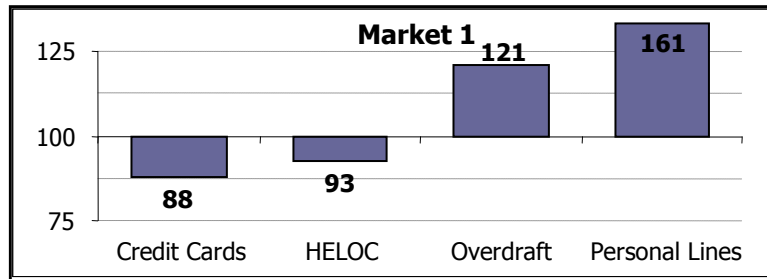
Note: The hierarchies on this page are a sample; the actual data elements and weights are customized for each client.

Product Use Analysis

Market 4 markets show the highest average balances for overdraft and personal lines, while Market 6 has the highest average household balance in credit cards and Market 3 has the highest average household balance in HELOCs.

LINE OF CREDIT AVERAGE BALANCES

Bank XYZ Markets by State, Index to Total Market



Note: The hierarchies on this page are a sample; the actual data elements and weights are customized for each client.

PRODUCT GAP ANALYSIS

The product gap analyses on the following pages are designed to highlight opportunities for Bank XYZ to further penetrate the existing customer base with additional product sales.

The following penetration assumptions were used to determine if Bank XYZ primary sales opportunity lies within the current base of customers or if external/prospect acquisition appears the most viable strategy, given current rates of penetration.

| Product Category | Customer Base Penetration Rate Target (if current Bank XYZ rate of penetration is lower, primary opportunity is cross-sell to existing customers) |
|--|---|
| Checking, Savings | 65% |
| CDs | 30% |
| Investment Products | 30% |
| Mortgage, Direct, Indirect, and Credit Cards | 25% |
| Overdraft Protection, Personal Lines of Credit | 75% |

Note: The hierarchies on this page are a sample; the actual data elements and weights are customized for each client.

PRODUCT GAP ANALYSIS Total Market

Total Households: 11,100,000
Customer Households: 1,000,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 5,448,964 | 490,898 | 557,511 | 113.6% | 10.2% | External |
| Int DDA | 5,023,118 | 452,533 | 165,321 | 36.5% | 3.3% | Cross-Sell |
| Fixed Savings | 7,102,093 | 639,828 | 212,971 | 33.3% | 3.0% | Cross-Sell |
| Vble Savings | 1,707,404 | 153,820 | 46,059 | 29.9% | 2.7% | Cross-Sell |
| CD | 1,443,920 | 130,083 | 43,696 | 33.6% | 3.0% | External |
| Investment Products | | | | | | |
| IRA | 2,596,104 | 233,883 | 23,618 | 10.1% | 0.9% | Cross-Sell |
| Mutual Funds (excl. IRA) | 1,292,409 | 116,433 | 4,811 | 4.1% | 0.4% | Cross-Sell |
| Brokerage | 2,166,237 | 195,156 | 22,059 | 11.3% | 1.0% | Cross-Sell |
| Annuities | 422,362 | 38,051 | 40,680 | 106.9% | 9.6% | External |
| Credit Products | | | | | | |
| Mortgages | 4,378,922 | 394,497 | 31,967 | 8.1% | 0.7% | Cross-Sell |
| Direct Loans | 2,330,425 | 209,948 | 83,798 | 39.9% | 3.6% | External |
| Indirect Loans | 2,632,929 | 237,201 | 21,888 | 9.2% | 0.8% | Cross-Sell |
| Credit Cards | 7,140,524 | 643,290 | 199,865 | 31.1% | 2.8% | External |
| Overdraft Lines | 2,164,751 | 195,023 | 113,642 | 58.3% | 5.2% | Cross-Sell |
| Personal Lines | 475,032 | 42,796 | 9,798 | 22.9% | 2.1% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

PRODUCT GAP ANALYSIS Market 1

Total Households: 1,200,000
Customer Households: 300,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 660,673 | 165,168 | 170,539 | 103.3% | 25.8% | External |
| Int DDA | 510,678 | 127,670 | 35,008 | 27.4% | 6.9% | Cross-Sell |
| Fixed Savings | 744,050 | 186,013 | 69,365 | 37.3% | 9.3% | Cross-Sell |
| Vble Savings | 134,803 | 33,701 | 13,594 | 40.3% | 10.1% | Cross-Sell |
| CD | 182,963 | 45,741 | 14,958 | 32.7% | 8.2% | External |
| Investment Products | | | | | | |
| IRA | 242,547 | 60,637 | 8,962 | 14.8% | 3.7% | Cross-Sell |
| Mutual Funds (excl. IRA) | 114,118 | 28,530 | 3,411 | 12.0% | 3.0% | Cross-Sell |
| Brokerage | 184,190 | 46,048 | 14,325 | 31.1% | 7.8% | External |
| Annuities | 41,573 | 10,393 | 22,533 | 216.8% | 54.2% | External |
| Credit Products | | | | | | |
| Mortgages | 499,939 | 124,985 | 13,873 | 11.1% | 2.8% | Cross-Sell |
| Direct Loans | 295,361 | 73,840 | 18,111 | 24.5% | 6.1% | Cross-Sell |
| Indirect Loans | 290,491 | 72,623 | 6,006 | 8.3% | 2.1% | Cross-Sell |
| Credit Cards | 773,009 | 193,252 | 77,046 | 39.9% | 10.0% | External |
| Overdraft Lines | 176,150 | 44,038 | 30,638 | 69.6% | 17.4% | Cross-Sell |
| Personal Lines | 50,202 | 12,551 | 4,444 | 35.4% | 8.9% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large..

PRODUCT GAP ANALYSIS Market 2

Total Households: 2,000,000
Customer Households: 190,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 1,039,399 | 98,743 | 73,537 | 74.5% | 7.1% | External |
| Int DDA | 984,690 | 93,546 | 53,390 | 57.1% | 5.4% | Cross-Sell |
| Fixed Savings | 1,389,990 | 132,049 | 20,874 | 15.8% | 1.5% | Cross-Sell |
| Vble Savings | 345,737 | 32,845 | 12,608 | 38.4% | 3.6% | Cross-Sell |
| CD | 255,898 | 24,310 | 4,814 | 19.8% | 1.9% | Cross-Sell |
| Investment Products | | | | | | |
| IRA | 494,374 | 46,966 | 2,274 | 4.8% | 0.5% | Cross-Sell |
| Mutual Funds (excl. IRA) | 236,885 | 22,504 | 179 | 0.8% | 0.1% | Cross-Sell |
| Brokerage | 387,786 | 36,840 | 732 | 2.0% | 0.2% | Cross-Sell |
| Annuities | 92,878 | 8,823 | 2,965 | 33.6% | 3.2% | External |
| Credit Products | | | | | | |
| Mortgages | 957,578 | 90,970 | 2,639 | 2.9% | 0.3% | Cross-Sell |
| Direct Loans | 464,012 | 44,081 | 32,548 | 73.8% | 7.0% | External |
| Indirect Loans | 446,576 | 42,425 | 851 | 2.0% | 0.2% | Cross-Sell |
| Credit Cards | 1,496,594 | 142,176 | 24,337 | 17.1% | 1.6% | Cross-Sell |
| Overdraft Lines | 481,359 | 45,729 | 31,047 | 67.9% | 6.4% | Cross-Sell |
| Personal Lines | 76,018 | 7,222 | 383 | 5.3% | 0.5% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

PRODUCT GAP ANALYSIS Market 3

Total Households: 1,400,000
Customer Households: 40,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 742,700 | 21,220 | 22,191 | 104.6% | 3.0% | External |
| Int DDA | 707,394 | 20,211 | 4,156 | 20.6% | 0.6% | Cross-Sell |
| Fixed Savings | 1,012,080 | 28,917 | 6,864 | 23.7% | 0.7% | Cross-Sell |
| Vble Savings | 272,709 | 7,792 | 2,504 | 32.1% | 0.9% | Cross-Sell |
| CD | 180,487 | 5,157 | 1,806 | 35.0% | 1.0% | External |
| Investment Products | | | | | | |
| IRA | 388,569 | 11,102 | 604 | 5.4% | 0.2% | Cross-Sell |
| Mutual Funds (excl. IRA) | 192,873 | 5,511 | 39 | 0.7% | 0.0% | Cross-Sell |
| Brokerage | 320,263 | 9,150 | 72 | 0.8% | 0.0% | Cross-Sell |
| Annuities | 64,415 | 1,840 | 258 | 14.0% | 0.4% | Cross-Sell |
| Credit Products | | | | | | |
| Mortgages | 748,216 | 21,378 | 670 | 3.1% | 0.1% | Cross-Sell |
| Direct Loans | 368,462 | 10,527 | 1,809 | 17.2% | 0.5% | Cross-Sell |
| Indirect Loans | 354,132 | 10,118 | 41 | 0.4% | 0.0% | Cross-Sell |
| Credit Cards | 1,097,416 | 31,355 | 4,689 | 15.0% | 0.4% | Cross-Sell |
| Overdraft Lines | 387,244 | 11,064 | 5,155 | 46.6% | 1.3% | Cross-Sell |
| Personal Lines | 62,427 | 1,784 | 68 | 3.8% | 0.1% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

PRODUCT GAP ANALYSIS Market 4

Total Households: 1,000,000
Customer Households: 120,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 465,792 | 55,895 | 73,950 | 132.3% | 15.9% | External |
| Int DDA | 490,541 | 58,865 | 13,434 | 22.8% | 2.7% | Cross-Sell |
| Fixed Savings | 633,767 | 76,052 | 30,575 | 40.2% | 4.8% | Cross-Sell |
| Vble Savings | 148,029 | 17,763 | 3,686 | 20.8% | 2.5% | Cross-Sell |
| CD | 153,963 | 18,476 | 4,608 | 24.9% | 3.0% | Cross-Sell |
| Investment Products | | | | | | |
| IRA | 219,376 | 26,325 | 2,454 | 9.3% | 1.1% | Cross-Sell |
| Mutual Funds (excl. IRA) | 110,602 | 13,272 | 319 | 2.4% | 0.3% | Cross-Sell |
| Brokerage | 192,240 | 23,069 | 1,629 | 7.1% | 0.8% | Cross-Sell |
| Annuities | 46,616 | 5,594 | 3,570 | 63.8% | 7.7% | External |
| Credit Products | | | | | | |
| Mortgages | 431,686 | 51,802 | 4,243 | 8.2% | 1.0% | Cross-Sell |
| Direct Loans | 196,872 | 23,625 | 1,945 | 8.2% | 1.0% | Cross-Sell |
| Indirect Loans | 246,662 | 29,599 | 214 | 0.7% | 0.1% | Cross-Sell |
| Credit Cards | 707,071 | 84,849 | 21,584 | 25.4% | 3.1% | External |
| Overdraft Lines | 145,054 | 17,406 | 10,329 | 59.3% | 7.1% | Cross-Sell |
| Personal Lines | 34,658 | 4,159 | 816 | 19.6% | 2.4% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

PRODUCT GAP ANALYSIS Market 5

Total Households: 900,000
Customer Households: 15,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 150,332 | 2,506 | 7,439 | 296.9% | 4.9% | External |
| Int DDA | 140,551 | 2,343 | 2,523 | 107.7% | 1.8% | External |
| Fixed Savings | 200,784 | 3,346 | 1,995 | 59.6% | 1.0% | Cross-Sell |
| Vble Savings | 49,377 | 823 | 853 | 103.7% | 1.7% | External |
| CD | 35,918 | 599 | 644 | 107.6% | 1.8% | External |
| Investment Products | | | | | | |
| IRA | 70,849 | 1,181 | 209 | 17.7% | 0.3% | Cross-Sell |
| Mutual Funds (excl. IRA) | 34,068 | 568 | 33 | 5.8% | 0.1% | Cross-Sell |
| Brokerage | 55,717 | 929 | 55 | 5.9% | 0.1% | Cross-Sell |
| Annuities | 12,739 | 212 | 188 | 88.5% | 1.5% | External |
| Credit Products | | | | | | |
| Mortgages | 143,476 | 2,391 | 285 | 11.9% | 0.2% | Cross-Sell |
| Direct Loans | 68,176 | 1,136 | 3,568 | 314.0% | 5.2% | External |
| Indirect Loans | 65,313 | 1,089 | 59 | 5.4% | 0.1% | Cross-Sell |
| Credit Cards | 215,564 | 3,593 | 1,605 | 44.7% | 0.7% | External |
| Overdraft Lines | 69,905 | 1,165 | 490 | 42.1% | 0.7% | Cross-Sell |
| Personal Lines | 11,020 | 184 | 108 | 58.8% | 1.0% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

PRODUCT GAP ANALYSIS Market 6

Total Households: 4,600,000
Customer Households: 400,000

| Product | Total Market Households Using Product | Bank XYZ Customer Households With Product At: | | Bank XYZ Customer Penetration | Total Market Penetration | Growth Opportunity |
|----------------------------|---------------------------------------|---|-------------------|-------------------------------|--------------------------|--------------------|
| | | Any Institution (Est.) | Bank XYZ (Actual) | | | |
| Deposits | | | | | | |
| DDA | 2,390,068 | 207,832 | 209,855 | 101.0% | 8.8% | External |
| Int DDA | 2,189,264 | 190,371 | 56,810 | 29.8% | 2.6% | Cross-Sell |
| Fixed Savings | 3,121,422 | 271,428 | 83,298 | 30.7% | 2.7% | Cross-Sell |
| Vble Savings | 756,749 | 65,804 | 12,814 | 19.5% | 1.7% | Cross-Sell |
| CD | 634,691 | 55,191 | 16,866 | 30.6% | 2.7% | External |
| Investment Products | | | | | | |
| IRA | 1,180,389 | 102,643 | 9,115 | 8.9% | 0.8% | Cross-Sell |
| Mutual Funds (excl. IRA) | 603,863 | 52,510 | 830 | 1.6% | 0.1% | Cross-Sell |
| Brokerage | 1,026,041 | 89,221 | 5,246 | 5.9% | 0.5% | Cross-Sell |
| Annuities | 200,719 | 17,454 | 11,166 | 64.0% | 5.6% | External |
| Credit Products | | | | | | |
| Mortgages | 2,003,396 | 174,208 | 10,257 | 5.9% | 0.5% | Cross-Sell |
| Direct Loans | 1,138,269 | 98,980 | 25,817 | 26.1% | 2.3% | External |
| Indirect Loans | 1,424,372 | 123,858 | 14,717 | 11.9% | 1.0% | Cross-Sell |
| Credit Cards | 3,450,876 | 300,076 | 70,604 | 23.5% | 2.0% | Cross-Sell |
| Overdraft Lines | 905,039 | 78,699 | 35,983 | 45.7% | 4.0% | Cross-Sell |
| Personal Lines | 240,707 | 20,931 | 3,979 | 19.0% | 1.7% | Cross-Sell |

Note: Products held by Bank XYZ customers is estimated based on product usage rates within the market at large.

ABOUT CPG

Capital Performance Group LLC 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.

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- U.S. Housing Markets Relative Risk Assessment
- Market Potential Analysis (includes Affiliate Market Profile and Expansion Into High Growth Markets)

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