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# Sample Area Analysis



## Site Briefing

### SITE FACTS

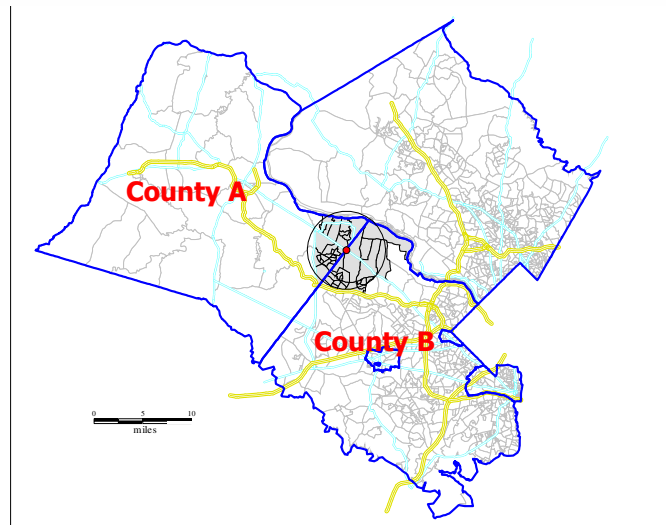
#### Site Area Center

Address: 100 Main Street  
Anytown, USA

Latitude: 000.0

Longitude: 000.0

**Analysis Region:** 4-mile radius



## Site Briefing

### KEY FINDINGS

- Household growth rates around the area and in County B are expected to be extremely high over the next five years, while growth in County A as a whole is expected to be on par with the national average. The explosive growth rates in the site area and County B are due in part to low current population in the areas today.
- The site has high concentrations of relatively affluent households. Nearly 40% of the households in the analysis area earn over \$100,000 annually, white-collar employment dominates the labor market, and home values are over twice the national average.
- The industry distribution of businesses around the site does not vary significantly from that in Counties A and B. Predictably, retail trade and services dominate these areas. In particular, the area is home to a high number of furniture retailers, restaurants, and health, real estate, and business services organizations
- Town X, in which the site is located, is also experiencing high rates of business growth and residential growth. Planned road construction in the vicinity of the site will likely increase traffic counts in the area, but may result in more restricted access to businesses along Major Pike.
- Besides the site area center, at least three other potential office locations exist within the area, including a build-out opportunity in the EFG Shopping Center on Major Pike. Over 40,000 vehicles pass by the shopping center daily and the site could support a facility up to 6,000 square feet with three drive-through lanes and 60 dedicated parking spaces.

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

## DEMOGRAPHIC PROFILE

	Site Area	Counties A+B	Area Share of A+B	
<b>MARKET SIZE</b>	Area Size (square miles)	50	1,320	3.8%
	Total Population	103,121	1,157,300	8.9%
	Total Households	45,548	423,348	10.8%
	Total Businesses*	4,969	42,320	11.7%
	Total Business Revenue* (MM)	\$6,405	58,151	11.0%
	Total Daytime Population	77,456	817,703	9.5%
	Total Bank/Thrift/CU Branches	38	408	9.3%
	Site Area	Counties A+B	Area Index to A+B**	
<b>MARKET CHARACTERISTICS</b>	Household Growth, 1990-2002	29.2%	20.8%	140
	Proj. Household Growth, 2002-2007	13.3%	8.6%	155
	Population per Square Mile	2,052	877	234
	Businesses* per Square Mile	99	32	308
	Daytime Population per Square Mile	1,541	619	249
	Daytime Population/Total Population	75.1%	70.7%	106
	Households/Branch	1,199	1,038	116
	Businesses/Branch*	131	104	126
	Daytime Population/Branch	2,038	2,004	102
	Median Age	35	36	97
	Median Household Income	\$87,099	\$83,739	104
	Home Ownership Rate	69.3%	62.8%	110
	Median Home Value	\$245,202	\$262,011	94
<b>EMPLOYMENT DISTRIBUTION</b>	Managerial & Professional Specialty	42.8%	42.4%	101
	Technical, Sales, & Administrative Support	33.7%	31.8%	106
	Service	8.8%	9.5%	93
	Precision, Production, Craft, & Repair	7.3%	6.3%	116
	Operators, Fabricators, & Laborers	5.5%	4.7%	117
	Farming, Forestry, & Fishing	0.7%	2.1%	33
	Armed Forces	1.2%	3.2%	38
<b>POPULATION AGE DISTRIBUTION</b>	18 - 29	23.2%	19.0%	122
	30 - 44	34.1%	23.3%	146
	45 - 64	25.6%	33.3%	77
	65 and Over	17.1%	24.4%	70
<b>CONSUMER HOUSEHOLD INCOME DISTRIBUTION</b>	Under \$15,000	11.8%	16.4%	72
	\$15,000 - \$49,999	37.5%	25.0%	150
	\$50,000 - \$99,999	30.8%	27.7%	111
	\$100,000 - \$149,999	12.6%	16.9%	75
	\$150,000 - \$249,999	3.9%	6.2%	63
	\$250,000 - \$499,999	2.2%	4.7%	47
	\$500,000 and Over	1.2%	3.1%	39
<b>HOME VALUE DISTRIBUTION</b>	Under \$100,000	1.0%	0.8%	125
	\$100,000 - \$249,999	15.5%	3.5%	443
	\$250,000 - \$399,999	28.1%	21.8%	129
	\$400,000 - \$599,999	36.0%	37.4%	96
	\$600,000 - \$799,999	13.3%	22.2%	60
	\$800,000 and Over	6.1%	14.3%	43

\* Includes businesses with annual revenue of \$10 MM or less.

\*\* Site area index is calculated as 100 \* (site area statistic) / (two-county area statistic).

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

## BUSINESS PROFILE

Site Area	Number	Distrib.	Revenues (MM)	Avg. Rev./ Business	No. w/ < 20 Empl.
<b>All Businesses*</b>	4,969	100.0%	\$6,405	\$1,288,992	4,370
Agriculture, Forestry, & Fishing	66	1.3%	\$19	\$287,879	60
Mining	4	0.1%	\$3	\$750,000	4
Construction	306	6.2%	\$593	\$1,937,908	277
Manufacturing	201	4.0%	\$343	\$1,706,468	149
Printing & Publishing	85	1.7%	\$68	\$800,000	73
Transportation & Public Utilities	165	3.3%	\$411	\$2,490,909	122
Wholesale Trade	169	3.4%	\$286	\$1,692,308	154
Retail Trade	972	19.6%	\$1,903	\$1,957,819	801
Food Stores	81	1.6%	\$246	\$3,037,037	67
Auto Dealers & Gas Stations	67	1.3%	\$356	\$5,313,433	54
Apparel & Accessory Stores	74	1.5%	\$48	\$648,649	68
Home Furnishings & Equip.	226	4.5%	\$559	\$2,473,451	206
Eating And Drinking Places	217	4.4%	\$222	\$1,023,041	137
Miscellaneous Retail	250	5.0%	\$208	\$832,000	227
Finance, Insurance, & Real Estate	364	7.3%	\$642	\$1,763,736	326
Insur. Agents, Brokers & Svc	56	1.1%	\$70	\$1,250,000	54
Real Estate	168	3.4%	\$209	\$1,244,048	152
Services	2,064	41.5%	\$2,208	\$1,069,767	1,832
Personal Services	204	4.1%	\$39	\$191,176	192
Business Services	453	9.1%	\$644	\$1,421,634	394
Auto Repair, Svcs, & Parking	102	2.1%	\$46	\$450,980	98
Amuse. & Recr Svcs (e.g. Movies)	96	1.9%	\$82	\$854,167	55
Health Services	358	7.2%	\$313	\$874,302	326
Legal Services	56	1.1%	\$35	\$625,000	55
Educational Services	77	1.5%	\$302	\$3,922,078	39
Social Services	94	1.9%	\$45	\$478,723	72
Membership Organizations	155	3.1%	\$208	\$1,341,935	142
Eng/Acct/Research/Mgmt/Relat.Svcs.	388	7.8%	\$455	\$1,172,680	176
Public Administration	19	0.4%	N/A	N/A	11
Non-Classifiable Establishments	639	12.9%	N/A	N/A	634

\* Includes businesses with annual revenue of \$10 MM or less.

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## COMPETITIVE PROFILE

### SITE AREA

Rank	Institution	Total Deposits (M)	Deposit Share	Total Branches	Branch Share	Branch Parity*	Deposit Growth 3-Year
1	Institution A	\$594,065	31.4%	4	10.5%	298	36.4%
2	Institution B	\$225,170	11.9%	3	7.9%	151	49.5%
3	Institution C	\$158,393	8.4%	1	2.6%	318	-9.1%
4	Institution D	\$122,528	6.5%	3	7.9%	82	28.7%
5	Institution E	\$113,141	6.0%	4	10.5%	57	-11.6%
6	Institution F	\$96,001	5.1%	3	7.9%	64	66.6%
7	Institution G	\$95,827	5.1%	2	5.3%	96	-2.2%
8	Institution H	\$86,508	4.6%	3	7.9%	58	52.3%
9	Institution I	\$86,239	4.6%	3	7.9%	58	-6.1%
10	Institution J	\$84,064	4.4%	1	2.6%	169	25.1%
11	Institution K	\$66,432	3.5%	2	5.3%	67	57.9%
12	Institution L	\$55,430	2.9%	1	2.6%	111	65.3%
13	Institution M	\$50,328	2.7%	5	13.2%	20	74.3%
14	Institution N	\$33,260	1.8%	1	2.6%	67	-22.2%
15	Institution O	\$25,411	1.3%	2	5.3%	26	-17.4%
<b>Total</b>		<b>\$1,892,797</b>	<b>100.0%</b>	<b>38</b>	<b>100.0%</b>	<b>100</b>	<b>23.5%</b>

### COUNTIES A+B

Rank	Institution	Total Deposits (M)	Deposit Share	Total Branches	Branch Share	Branch Parity*	Deposit Growth 3-Year
1	Institution C	\$3,641,821	22.4%	66	16.2%	138	11.8%
2	Institution A	\$3,397,949	20.9%	83	20.3%	103	53.5%
3	Institution B	\$2,081,041	12.8%	43	10.5%	121	3.9%
4	Institution X	\$1,560,780	9.6%	31	7.6%	126	47.2%
5	Institution D	\$1,073,037	6.6%	27	6.6%	100	41.9%
6	Institution F	\$894,197	5.5%	22	5.4%	102	22.9%
7	Institution G	\$650,325	4.0%	38	9.3%	43	-17.4%
8	Institution H	\$634,067	3.9%	14	3.4%	114	38.5%
9	Institution E	\$536,518	3.3%	11	2.7%	122	67.4%
10	Institution Y	\$357,679	2.2%	9	2.2%	100	65.2%
	All Others	\$1,430,715	8.8%	64	15.7%	56	7.6%
<b>Total</b>		<b>\$16,258,130</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>	<b>100</b>	<b>23.8%</b>

\* Branch parity is a measure of branch deposit generating efficiency. It is calculated as deposit share divided by branch share. A branch parity above 120 or below 80 indicates a significant variance from the market average.

## LOCAL DEVELOPMENT

- During the second half of Year 1 and the first half of Year 2, over 20 companies relocated or expanded into Town X, creating over 1,700 new jobs in the local community of approximately 20,000. The companies included:

Company		New Jobs	Description
Company 1	3Q00	331	Personal Service
Company 2	3Q00	250	Network Services
Company 3	3Q00	227	Non-Profit
Company 4	4Q00	150	Airplane Design & Development
Company 5	3Q00	150	Digital Communications
Company 6	4Q00	113	Internet Content Delivery
Company 7	4Q00	100	Internet Developers
Company 8	2Q01	75	Wireless Communications
Company 9	3Q00	75	Wireless Communications
Company 10	3Q00	50	Broadband Communications

Source: County A Economic Development Authority, County B Economic Development Authority

- The Year 1 Comprehensive Plans for development in Counties A and B identify three major road construction projects in the site area. They are the expansion of Major Pike to six lanes and the widening of the County A Parkway and Big Road to four lanes. According to plan documents, these expansions and the development of a new overpass at the intersection of Major Pike and Big Road may result in restricted access to some roadside areas. Information on the status of these plans and their impact on businesses along both roads is unavailable at this time. (County A and County B Comprehensive Plans, Year 1)
- The number of residential housing units in site is projected to grow from 37,042 in 2000 to 41,871 in Year 10. (County A and County B Offices of Public Affairs)
- A new residential development is planned in the area of Other Big Road north of its intersection with Other Pike in Town Y, in close proximity to the site. A small portion of the area is commercially zoned. (County A Comprehensive Plan, Year 1)
- Town X contains 5.8 million square feet of commercial real estate, including office space of 4,358,000 square feet; industrial/hybrid space of 603,000 square feet; retail space of 1,024,000 square feet; and lodging of 621,000 square feet. (County A and County B Offices of Public Affairs)

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## CONSUMER PRODUCT USE PROFILE

	Site Area			Counties A+B	
	Households Using	Percent Using	Average Account Balance	Percent Using	Average Account Balance
<b>Deposit</b>					
Regular/Non-Interest DDA	24,148	53.0%	\$5,589	53.1%	\$5,405
Interest DDA	26,376	57.9%	\$9,657	57.1%	\$9,525
Fixed Interest Savings	33,746	74.1%	\$12,221	74.4%	\$12,130
Variable Interest Savings	9,823	21.6%	\$23,999	22.0%	\$23,372
CDs (Excl. CD IRAs)	7,775	17.1%	\$38,827	17.2%	\$37,059
<b>Credit</b>					
1st Mortgages	31,871	70.0%	\$122,747	72.9%	\$118,483
Auto Loans	17,671	38.8%	\$12,938	37.8%	\$13,305
Personal Loans	13,034	28.6%	\$19,701	28.6%	\$19,142
Personal Line of Credit	16,026	35.2%	\$4,621	34.1%	\$4,594
Bank Credit Cards	37,980	83.4%	\$5,100	80.9%	\$5,093
<b>Delivery System Use</b>					
Telephone Bill Paying Service	1,297	2.8%	N/A	2.7%	N/A
Direct Deposit Payroll	32,328	71.0%	N/A	74.2%	N/A
Electronic Banking (Incl. ATM)	40,677	89.3%	N/A	87.0%	N/A
PC Banking Users	10,999	24.1%	N/A	24.8%	N/A
<b>Retirement</b>					
IRA	17,286	38.0%	\$53,928	39.3%	\$53,478
Keogh Plan	2,790	6.1%	\$37,533	6.1%	\$38,550
401(k) Plan	23,634	51.9%	\$46,878	53.2%	\$48,157
Private Pension	19,785	43.4%	\$44,696	41.3%	\$44,695
<b>Investment &amp; Insurance</b>					
Asset/Cash Management Acct.	1,709	3.8%	N/A	3.9%	N/A
Brokerage Services	14,271	31.3%	N/A	32.7%	N/A
Securities	35,715	78.4%	\$103,780	77.5%	\$103,910
Stock	16,864	37.0%	\$58,359	36.2%	\$58,077
Corporate/Municipal Bonds	3,373	7.4%	\$50,496	7.1%	\$50,571
Government Securities	566	1.2%	\$27,045	1.2%	\$27,004
Mutual Funds	23,643	51.9%	\$76,969	50.8%	\$76,008
Annuity Insurance	2,021	4.4%	\$68,639	4.4%	\$70,566

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- Sample Area Analysis
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- Market Potential Analysis  
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## **CONTACT CPG**

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