

# BankAnalyst<sup>®</sup> Market

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Enabling Financial Institutions  
to Quantify Their Consumer  
and Commercial Market  
Growth Potential

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## Earnings growth is a critical variable affecting franchise value. BankAnalyst Market from Fiserv gives executives continuous access to objective analysis that pinpoints their strongest growth opportunities.

This online advisory tool gives your financial institution's executives continuous access to the information they need to develop highly effective consumer and commercial market expansion strategies.



BankAnalyst Market online advisory tools provide financial institutions with custom analysis in critical areas.

### Strategic Planning

High-performing banks recognize the value of planning in all situations. While many institutions set maximizing shareholder value as their strategic objective, many also face the challenge of constructing their planning processes around the key driver of value: earnings growth. BankAnalyst Market and our strategists assist financial institutions in the process by:

- Evaluating a market's consumer/commercial niches and competitive climate
- Developing a focused plan for growth in key product areas and segments
- Identifying product expansion opportunities with strong potential
- Assessing strategic alignment with the best opportunities
- Analyzing new markets to ensure they are accretive to franchise value

### Objective Market Analysis With Recommendations

BankAnalyst Market eliminates the guesswork by providing objective, comprehensive analyses of your market, enabling you to target your best opportunities.

You will have instant access to updated, detailed marketing and sales plans for each branch and region in your franchise. We provide contact information for consumers and businesses down to name, address, key contact and phone number.

- Consumer – BankAnalyst Market plots your locations on a map and profiles every household in every census block in your footprint for key variables, such as age, income, life stage, segment and estimated dollar balances held on product types

- Commercial – Every commercial business in your footprint is profiled by ZIP code, street address, NAICS code and sales revenue. The in-depth analysis includes the cash-to-sales and debt-to-sales ratio for each business, providing the estimated balance levels for deposits and loans by individual businesses
- Competition – You will gain a clear picture of every competitor branch in your footprint, including FDIC summary of deposit trends, allowing you to measure each branch’s performance against the market and more fully understand the competitors

## Branch Budgeting, Goal Setting and Tracking

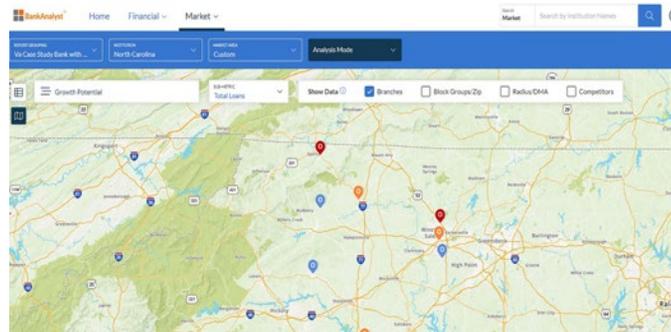
We have partnered with the leading data providers and business economists in the country. We have aggregated detailed forecasts of balance levels of every retail household in every census block down to the product level and can provide forecasted growth rates by business type and commercial products.

BankAnalyst Market also considers competitor branches in your footprint to draw specific conclusions with concrete data to help you set your branch-level budgets and goals – by consumer and commercial products and by cross-sell, retention and new originations.

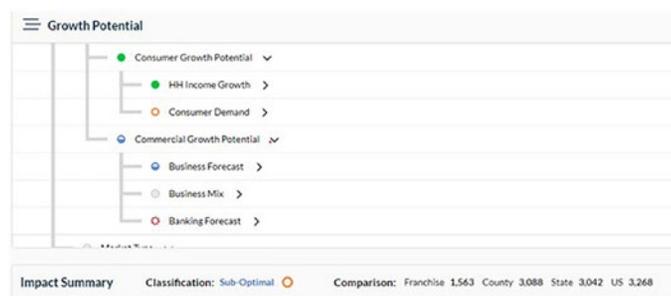
## Branch Network Optimization

Given the current economic environment, there are strategic decisions to make regarding product and delivery channels. The Branch Investment Matrix tool plots your entire franchise by market position and growth potential.

Built on our thorough analytical models, the tool can identify key strategies to increase revenue and reduce delivery system cost, allowing you to make critical decisions regarding staffing, relocation, closure and expansion.



Identifies and maps consumer and commercial growth opportunities in your market.



**Estimated Market Growth for Deposits**

INSTITUTION	5 YR HGP (\$/BILL)	COMPETITOR LOCATIONS	HGP/ BRANCH (\$/DC)
Via Case Study Bank with PSA	3,731	459	1,563
92 North Center Street, Taylorsville, NC (10:0)	0.194	8	4,375
125 North Main Street, Sparta, NC (12:0)	0.051	9	1,081
401 Knollwood Street, Winston Salem, NC (3:0)	0.319	53	1,176
5002 Peters Creek Pkwy, Winston Salem, NC (4:0)	0.226	11	3,088
5615 University Parkway, Winston Salem, NC (4:0)	0.121	23	990
347 North Main Street, Mooresville, NC (4:0)	0.281	20	2,637
401 Oldwood Road, Huntersville, NC (4:0)	0.404	20	4,372
301 Brookfall Dairy Road, Elkin, NC (10:0)	0.145	11	2,842
5119 Mountain View Rd, Hay, NC (9:0)	0.182	11	3,126
21013 Beavers Creek Road, Johnson City, TN (5:0)	0.269	42	1,301
300 Sunset Drive, Johnson City, TN (4:0)	0.366	49	1,407

Quantifies franchise growth potential, viewable at any organizational level.



The Branch Investment Matrix plots your entire franchise by market position and growth potential.

## Customer Segmentation

To compete effectively in today's banking environment, it's important to understand where your products and services resonate. Using the industry's best segmentation and forecasting methods from Claritas, IHS Global Insight and Integra, our analytical tools help you measure the types of consumers and businesses in your market and the specific niches you may be missing. Financial institutions are using the BankAnalyst Market tools to:

- Identify niches within consumer and commercial markets
- Quantify consumer and commercial opportunities
- Provide an accurate picture of overall market demand and measure true wallet share by specific products and services
- Identify the consumer and business segments with the greatest velocity of growth
- Pinpoint business segments that dominate the market to prioritize resources to service those accounts

## Targeting Consumer Core Deposits and Loans

BankAnalyst Market profiles every household in each census block in your market footprint and translates those metrics into consumer banking product demand. With this efficient and cost-effective information, banks are able to identify a particular sub-segment of consumers who have a higher propensity for particular products.

By partnering with the leading data providers in the country, we can produce high-quality lists with key criteria such as name, address, phone number and geo-coordinates. That data can be downloaded directly into a spreadsheet to execute your targeted marketing campaigns.



## Targeted Business Calling Lists

Small-business deposits and loans hold great value. The group typically represents a significant opportunity for community banks to gain additional accounts and balances.

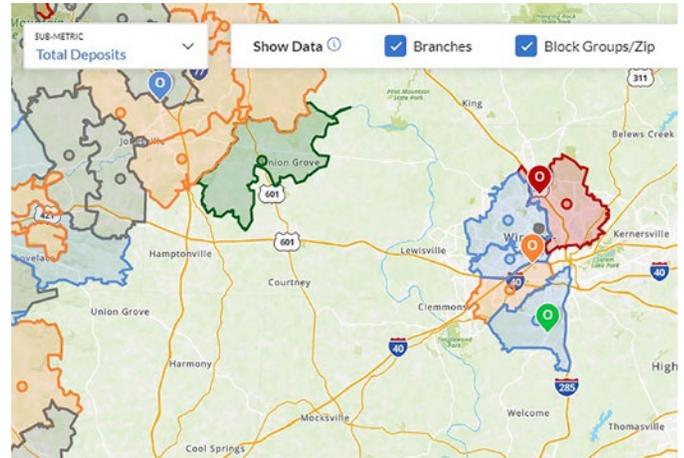
Although raw data has become more plentiful, the key is translating it into meaningful conclusions to help grow small-business deposits. Our tools can guide you, with a color-coded decision tree, directly to the segments that offer the greatest opportunity in your market. You can then download targeted prospect lists with key criteria, such as name, address, key contacts, phone number and business ID number.

## New Market, Potential Site and Acquisition Analysis

Evaluating markets, locations or acquisition candidates for expansion can be some of the riskiest, most difficult decisions an executive must make. Many institutions make those decisions based on intuition or because they received a good deal on the property or branch.

Our tools leverage the strongest analytical models in the industry and take the guesswork out of branching decisions by:

- Performing market analysis instantly on any county or any address in the country
- Evaluating key characteristics of emerging and growing markets that can add value and further the growth potential of your franchise
- Ensuring the consumer, commercial and demographic makeup of a market is aligned with your operating strategy
- Determining the extent of marketplace saturation and supplying key competitive intelligence
- Identifying whole institution or individual branch acquisition candidates
- Evaluating key criteria to determine a candidate's real potential to add value and further the growth of your franchise



Sophisticated mapping capabilities provide a visual representation of your competitive landscape.

## Market Mapping

Powerful mapping capabilities provide a unique view of your competitive landscape and the consumer or commercial product potential within a branch's market. Those advanced tools help you visualize your franchise from a perspective not possible with spreadsheet data. It helps spot patterns of product and segment growth opportunities, higher growth areas and census blocks, and competitive saturation.

## Your Experienced Bank Advisor

A subscription to BankAnalyst Market online advisory tools includes access to a senior bank strategist at no additional cost. You gain an experienced advisor who can facilitate:

- Strategic planning
- Profit planning
- Strategic marketing plans
- Market or branch evaluation
- Product development
- Merger and acquisition analysis
- Board meeting preparation

## Schedule a Complimentary Online Planning Session

An experienced senior bank strategist will:

- Conduct an online, 60-minute planning conference, tailored to your institution
- Include your executive management team
- Use your custom financial and market analysis
- Look at your current financial picture
- Analyze your marketplace to identify specific growth opportunities



An important way we support our community and customers is understanding their financial needs and offering products focused on their life stages. To gain that insight, we use BankAnalyst Market from Fiserv for our strategic planning, market analysis and segmentation, financial and risk analysis, and new site selection. With this data, analytics and advisory support, we're able to understand and prioritize our growth opportunities in each of our communities. We are very pleased to have Fiserv as a strategic partner."

**Central Bancshares, Inc.**  
Lexington, KY



### Key Benefits

- Shows a clear picture of your market's consumer, commercial and competitive profile
- Identifies untapped market niches
- Translates household information into measurable consumer banking-product demand
- Provides concrete data for branch-level budgets and goals
- Takes the guesswork out of evaluating markets, locations and acquisition candidates

# Connect With Us

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