

DATA SHEET

WinSITE™

MEASURE THE COMPETITIVE STRENGTH OF EVERY BRANCH WITH WINSITE



Summary

WinSITE offers an objective, reliable and defensible distribution strategy that reduces risk by maximizing your physical distribution potential and integrating a long-range, tactical plan.

Benefits

- Incremental financial impact of tactical decisions
- What-if scenarios for new branches, consolidations, renovations, relocations, and acquisitions
- Optimize network configuration within and across markets
- Integrate off-site ATM decisions with branch network to maximize account acquisition and retention
- Evaluate acquisition candidates' networks

OVERVIEW

Distribution-related decisions are complex and require synthesizing large amounts of often conflicting information. PBBI has developed its WinSITE market simulation model to specifically address the business challenges and complex decisions required to manage a diverse distribution network. WinSITE provides fact-based, rigorous consumer behavior models in an easy-to-use desktop application.

The WinSITE model incorporates all the relevant market forces for assessing strategies and tactics necessary to manage a diverse distribution network:

- Consumer behaviors and preferences for products and channels
- Product-level demand for financial products and services
- Consumer market demographics and growth
- Small business market and growth
- Physical branch attributes and their relationship to performance
- Brand value and competitor effectiveness
- Product profitability
- Capital expenditure requirements
- Operating cost structure

INCREMENTAL NETWORK ANALYSIS

is the single most important element in accurately forecasting the financial impact of retail delivery system decisions. WinSITE is one of the only network-planning models that predicts cannibalization, thus providing true “network solutions.” Each tactic, or “what-if” scenario, that is tested will yield forecasts for both the site in question as well as the incremental impact on your network. Incremental deposit balances, loan balances, revenue, and costs will be forecast for each scenario. A cash flow report will help determine the long-term impact of each tactical decision.

COMPETITION is accounted for in a way that reflects the brand strength and the drawing power of each and every competitor location. The impact competitors have on decisions you may make, and the impact your decisions will have on them are keys to understanding appropriate tactics. Competitors yield different influences on your locations depending on the type of institution (bank, thrift, credit union), as well as their locational attributes (30+ attributes used to measure site strength). Using field-collected information, each competitor's relative strength is measured and used in the market simulation to properly account for its impact on your network.

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MARKET POTENTIAL is accounted for in a way that accurately reflects demand that will be truly available to physical locations in the future and demand that will be available to direct channels. This potential reflects demonstrated consumer preferences. Derived from over 100 million actual customer account records, it includes estimates of product specific demand for small area geographies. Estimates are made for both consumer residential-based demand and bank at work demand based on commuter flow and daytime population, as well as for small businesses.

REMOTE ATMs are a critical component of a comprehensive distribution network. Off-site ATMs can fill voids in a branch network and produce sales lift by providing convenient service delivery points to customers who demand convenient locations for access to transaction accounts. WinSITE's ATM module provides regression-based forecasts for on-us and foreign transactions, as well as estimates of network sales lift for a variety of off-site ATM configurations.

WinSITE offers a tested, fact-driven methodology for developing a comprehensive, customer-based delivery strategy, supported by actionable implementation plans and tactics. A Comprehensive Business Case can be developed from the model for each tested tactic, including the impacts on revenue, operating costs, capital requirements and the effects of timing. Specific tactics that are considered in developing a strategy to optimize a distribution network include:

Change in Network Performance by Portfolio			
Market - Typical Scenarios on Demo Market			
Base Scenario - Base Case			
Test Scenario - Acquire Select Branches			
Network - FIRST CROSSINGS			
Date - 9/14/2010			
	Base Case	Acquire Select Branches	Net Impact
Branch Count	15	20	5
Balances			
Retail Deposits	\$579,266,200	\$680,154,400	\$100,888,258
Business Deposits	\$58,093,130	\$71,853,060	\$13,759,932
Retail Loans	\$476,777,700	\$559,834,500	\$83,056,832
Business Loans	\$17,211,720	\$24,142,410	\$6,930,688
Sales Metric			
Retail Deposits	\$14,485,300	\$17,068,520	\$2,583,214
Business Deposits	\$1,777,344	\$2,200,351	\$423,007
Retail Loans	\$6,010,767	\$7,083,273	\$1,072,506
Business Loans	\$602,410	\$844,984	\$242,574
Total	\$22,875,820	\$27,197,120	\$4,321,300
Total Direct Branch Expense (TDBE)	\$7,930,000	\$10,180,000	\$2,250,000
Net - SM - TDBE	\$14,945,822	\$17,017,122	\$2,071,300

Reports display the incremental financial impact of each tactic.

- Optimal locations and facility attributes for de novo branches
- Consolidation of existing locations
- Relocation of existing locations
- Renovation of existing locations
- Mergers and acquisitions
- On-us and foreign transactions and sales lift with the ATM module

WinSITE is customized to each customer's specific situation. Customers gain the benefits of WinSITE through consulting engagements or by licensing the software for in-house use. By licensing the software, customers effectively enhance their own long-term, internal distribution-planning capabilities. In either case, access to PBBI's consulting staff of industry experts will provide the support necessary to assure proper usage and maximize results.

FOR MORE INFORMATION VISIT
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SPECIFICATIONS

Minimum requirements to run WinSITE:

- Windows 2000® or Windows XP®
- Microsoft Office®
- 1.5 GB RAM
- CD-ROM drive