

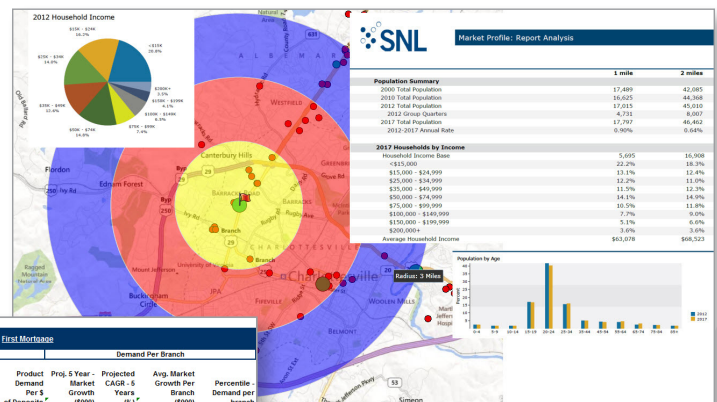
Balance Sheet GROWTH

PROBLEM

"Growth in the balance sheet is crucial to our bank's success. As a result, we're always evaluating expansion into new markets, but want to avoid over-extension and wasted marketing expense. If we increase loans, we also need to balance our deposit portfolio to remain profitable. How do we find markets where such stable growth is possible?"

SNL SOLUTION

SNL Financial helps you identify your best opportunities for revenue growth. Understand the demographics surrounding your current or prospective branch network through our **radial or drive-time analysis**. Leverage **Nielsen FClout® data** across 100 different products and services to improve marketing effectiveness and set branch goals.



Market Name	Market Summary				First Mortgage				Demand Per Branch					
	Average Rank	Selected Product - Demand per Branch (%)	Market Total Branches (Filtered)	Total Deposits in Market (\$000)	Est. Household with Product (Actual)	Est. % of Household with Product (%)	2013 Market Potential (\$000)	Product Demand Per 5	Proj. 5 Year - Market Growth (%)	Projected CAGR - 5 Years (%)	Avg. Market Growth Per Branch	Percentage Demand per branch		
McLean, VA	1	97.5%	58	2,749,342	47,402	30,086	45.58%	119,457	3,593,882	1.31	202,033	1.5%	4,883	99%
Wash. DC	2	97.2%	104	8,754,010	53,370	30,800	57.95%	195,804	15,577,031	1.78	620,541	8.0%	3,833	97%
Mass., MA	3	97.0%	4	376,650	84,163	2,769	43.50%	98,775	273,508	0.73	18,405	1.3%	4,601	96%
WV, WV	4	96.8%	217	6,912,781	45,691	134,498	59.07%	189,093	22,742,727	2.29	746,326	0.6%	3,459	96%
Kentuck., KY	5	96.7%	42	1,432,029	33,030	24,823	60.44%	173,120	4,320,889	3.64	238,076	1.0%	5,162	100%
Sangamon, IL	6	95.7%	84	4,680,480	55,589	37,980	45.01%	111,420	4,233,747	0.91	204,851	1.3%	3,391	95%
Champaign, IL	7	91.5%	61	4,160,012	50,692	29,280	35.96%	79,280	1,800,000	0.91	204,851	1.3%	3,391	94%
DuPage, IL	8	89.1%	363	35,543,949	87,917	180,113	52.48%	400,000	800,000	0.91	204,851	1.3%	3,391	79%
Jasper, IL	9	87.0%	5	270,545	55,709	1,960	49.36%	800,000	800,000	0.91	204,851	1.3%	3,391	91%
Jackson, IL	10	87.4%	27	920,543	34,186	7,853	39.95%	800,000	800,000	0.91	204,851	1.3%	3,391	90%
Monroe, IL	11	87.4%	23	790,218	34,183	7,540	50.35%	800,000	800,000	0.91	204,851	1.3%	3,391	92%
Wabash, IL	12	87.1%	4	193,139	49,150	1,559	44.95%	800,000	800,000	0.91	204,851	1.3%	3,391	93%
Lake, IL	13	86.1%	222	16,700,469	75,227	132,996	54.37%	800,000	800,000	0.91	204,851	1.3%	3,391	63%
Perry, IL	14	85.1%	20	291,862	41,666	3,627	43.00%	800,000	800,000	0.91	204,851	1.3%	3,391	89%
Knox, IL	15	85.1%	20	1,400,855	79,460	8,860	49.64%	800,000	800,000	0.91	204,851	1.3%	3,391	82%
Villarkon, IL	16	82.5%	38	1,077,387	20,352	11,730	42.42%	800,000	800,000	0.91	204,851	1.3%	3,391	86%
Juniata, IL	17	82.5%	7	360,270	52,811	4,613	52.42%	800,000	800,000	0.91	204,851	1.3%	3,391	86%
Saint Clair, IL	18	81.9%	87	3,910,304	45,038	47,964	45.36%	800,000	800,000	0.91	204,851	1.3%	3,391	82%
Ridgely, IL	19	80.7%	9	462,457	44,717	2,869	42.54%	800,000	800,000	0.91	204,851	1.3%	3,391	84%
Greene, IL	20	79.8%	7	209,653	41,266	2,442	44.25%	800,000	800,000	0.91	204,851	1.3%	3,391	85%
Warren, IL	21	79.9%	12	461,240	38,437	2,994	42.53%	800,000	800,000	0.91	204,851	1.3%	3,391	80%
Crown, IL	22	77.3%	21	943,900	44,644	7,659	54.07%	800,000	800,000	0.91	204,851	1.3%	3,391	87%
Madison, IL	23	74.7%	97	4,548,901	46,896	53,149	49.43%	800,000	800,000	0.91	204,851	1.3%	3,391	81%



LEARN MORE about achieving growth while maintaining a stable funding base. Contact an SNL expert today: SNLInfo@SNL.com; 866-296-3743; SNL.com/BankTools