

# Case Study

-  Bank of Birmingham, AL

\*Name withheld, though data is freely/publicly available

- Uses publicly derived data only
  - Call report data is managed by banks and may not be as candid as it appears
- Many, but not all of Capitalytics' reports, shown in the following section

# Regulatory Issues (1/2): first, observations & "the bad"

## Regulatory Issues

Bank

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### ● Apparent Commercial Lending Specialist

Bank appears to be a Commercial Lending Specialist, one of 163 such banks in Alabama. (57.0% of all banks in Alabama are Commercial Lending Specialists.) Bank controls 0.06% of all of the assets of these Commercial Lending Specialists (\$226,183,000 out of \$393,574,734,000). Notice that 42.1% of Bank's total assets (i.e., \$95,297,000 of \$226,183,000 in assets) are considered commercial lending.

### ● Served Demographics

Within the area that Bank currently has a presence (i.e., the county of Jefferson County, AL), the estimated aggregate population is 598,234, the estimated aggregate labor force is 299,955, and the estimated average unemployment rate is 7.21% (as of October 31, 2012). These figures reflect an area containing 298,346 households, with an average median household income of \$48,239 and an average population per household of 2.01 people.

34 banks (including Bank) are represented in this area by 212 branch offices, which contain an estimated total of \$23,998,200,000 in deposits (i.e., Bank has approximately 0.8 % of the market share of deposits across these areas based on Capitalytics estimates of deposits for October 31, 2012, with one account for every 62.5 workers or, alternatively, one account for every 125 people).

Capitalytics can work with your bank to provide additional marketing analysis, both historical and projected; [contact us](#) to find out what additional information and analysis we can provide about your bank, its products, and its markets.

### ● High Deposit Utilization

Bank holds more in assets than it holds in deposits (specifically, its ratio of assets to deposits is 1.14). Additional liquidity may be able to be generated by liquidating some assets. See the *Ratio of Assets to Deposits* line item in Bank's [Bank Overview](#) for details.

### ● Extremely Low Liquidity

Bank's ratio of the amount of currency on hand to the amount of deposits is extremely low (specifically, this value is currently 0.00%). Banks are strongly recommended to have at least 2.5% of their deposits on hand in liquid capital. See Bank's [Historical Detail Reports](#) relating to [Currency and Coin Held in Domestic Offices \(USD x1000\)](#), and [Deposits](#) for more information.

### ▲ Low Total Capital Ratio

Bank's Total Capital Ratio (10.28%) is currently below 12.0%, and should be increased by increasing tier 1 and tier 2 capital, or decreasing risk-adjusted assets; see Bank's [Historical Detail Report](#) on Total Capital Ratios for more information.

### ● Potential Overdependence on 1-4 Family Residential Loans

30.90% (i.e., over 15.0%) of Bank's asset portfolio is held in 1-4 Family Residential Real Estate Loans, indicating a possible need for additional diversification. See the *Ratio of 1-4 Family Residential Loans to Assets* line item in Bank's [Bank Overview](#) for more information.

# Regulatory Issues (2/2): then, "the good"

## ● Inadequate Coverage of Operational Expenses

Bank's assets are not returning enough capital to cover employee salaries and fixed asset costs. Specifically, Bank's assets are returning \$98,249, while the sum of its employee salaries (\$66,464 salary for each of 56 employees) and premise expenses (monthly average expenses of \$570,000 for each of 3 offices) is \$24,242,000. Deploying assets using more profitable avenues or instruments is recommended. See Bank's Historical Detail Reports relating to Return on Assets, Average Annualized Loaded Salary per Employee (USD x1000), and Average Monthly Premise and Fixed Asset Expense per Office (USD x1000) for more information.

## ● Low Return on Assets

Earnings of a bank are essential to absorb loan losses, finance growth, and attract investors. The retention of earnings is the best method by which a bank can maintain capital adequacy. The return on Bank's assets (currently 0.43%) is currently less than 1.0% and should be restored promptly. See the *Return on Assets* line item in Bank's Bank Overview for more information.

## ● Potential Overdependence on Commercial Real Estate Loans

39.15% (i.e., over 35.0%) of Bank's asset portfolio is held in Commercial Real Estate Loans, indicating a possible need for additional diversification. See Bank's Historical Detail Report on Commercial Real Estate Loans for more information.

## ● Low Fees to Assets Ratio

Fees and service charges supplement interest income and enhance profitability. Extrapolating over the current year's fees reported (\$74,000 as of June 30, 2012), Bank's ratio of fees to assets is projected to be  $\$148,000/\$226,183,000 = 0.0654\%$  (i.e., below 0.725%) at year end, and should be promptly increased. See Bank's Historical Detail Reports relating to Service Charges on Deposit Accounts (USD x1000), and Assets for more information. Increasing collected fees by 13.44x (from the reported level) would generate an additional \$1,491,827 of profit, and reach the annual target of 0.725%; if a uniform increase in fees cannot be easily implemented, contact Capitalytics, as we may be able to help design a plan for your bank.

## ● Low Net Interest Margin

The net interest margin is the net yield that earnings from interest represent on earnings assets, and is currently found to be 3.01% for Bank. This value should exceed 3.5%, and should be restored promptly by discharging non-earning, charged off, and/or low yielding assets. See the *Net Interest Margin* line item in Bank's Bank Overview for more information.

See later slide for overview

## ● Highly Correlated Non-Performing Assets

Bank's non-performing assets are highly correlated with national average unemployment rate (correlation coefficient = 0.831241) offset by 1 leading quarter (i.e., this market metric may be an indicator of the future performance of the bank's non-performing assets).

A very good long term indicator

## ● Highly Correlated Deposits

Bank's deposits are highly NEGATIVELY correlated with prime rate (correlation coefficient = -0.950536) offset by 1 leading quarter (i.e., this market metric may be an indicator of the future performance of the bank's deposits).

## ● Well Capitalized Bank

Per the FDIC's Rules and Regulations, provided that Bank is not subject to any regulatory orders, Bank appears to fall into the criteria of "Well Capitalized". See Bank's Historical Detail Reports relating to Risk Based Capital Ratio (%), Ratio of Tier 1 Capital to Risk-Weighted Assets, and Ratio of Tier 1 Capital to Total Assets for more information.

# Market Strengths: what ways are we in top 20%ile of comp' local banks?

## Market Strengths

Bank

According to Capitalytics database (as of June 30, 2010),  Bank operates in 1 county (specifically Jefferson County, AL).

Items listed as strengths below represent metrics for which  Bank is at or above the 80% percentile in relation to its peer group. Based on the size of this bank (in total assets), the peer group has been chosen to include all banks in the same state (AL) that are in the bank's FDIC asset class (\$100M to \$300M). Hold your mouse over the text of any strength item to learn more about it.

- *% Assets Past Due 30-89 Days*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Credit Card Loans to Assets*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Goodwill and Other Intangibles to Assets*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Core Deposits to All Deposits*  
[Latest Rankings](#) | [Historical Chart](#) → Next slides
- *% Deposits Held Internationally*  
[Latest Rankings](#) | [Historical Chart](#)
- *Percentage of Deposits Insured (%)*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Currency Held to Deposits*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Equity Capital to Liabilities*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Trading Liabilities to Liabilities*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Volatile Liabilities to Liabilities*  
[Latest Rankings](#) | [Historical Chart](#)

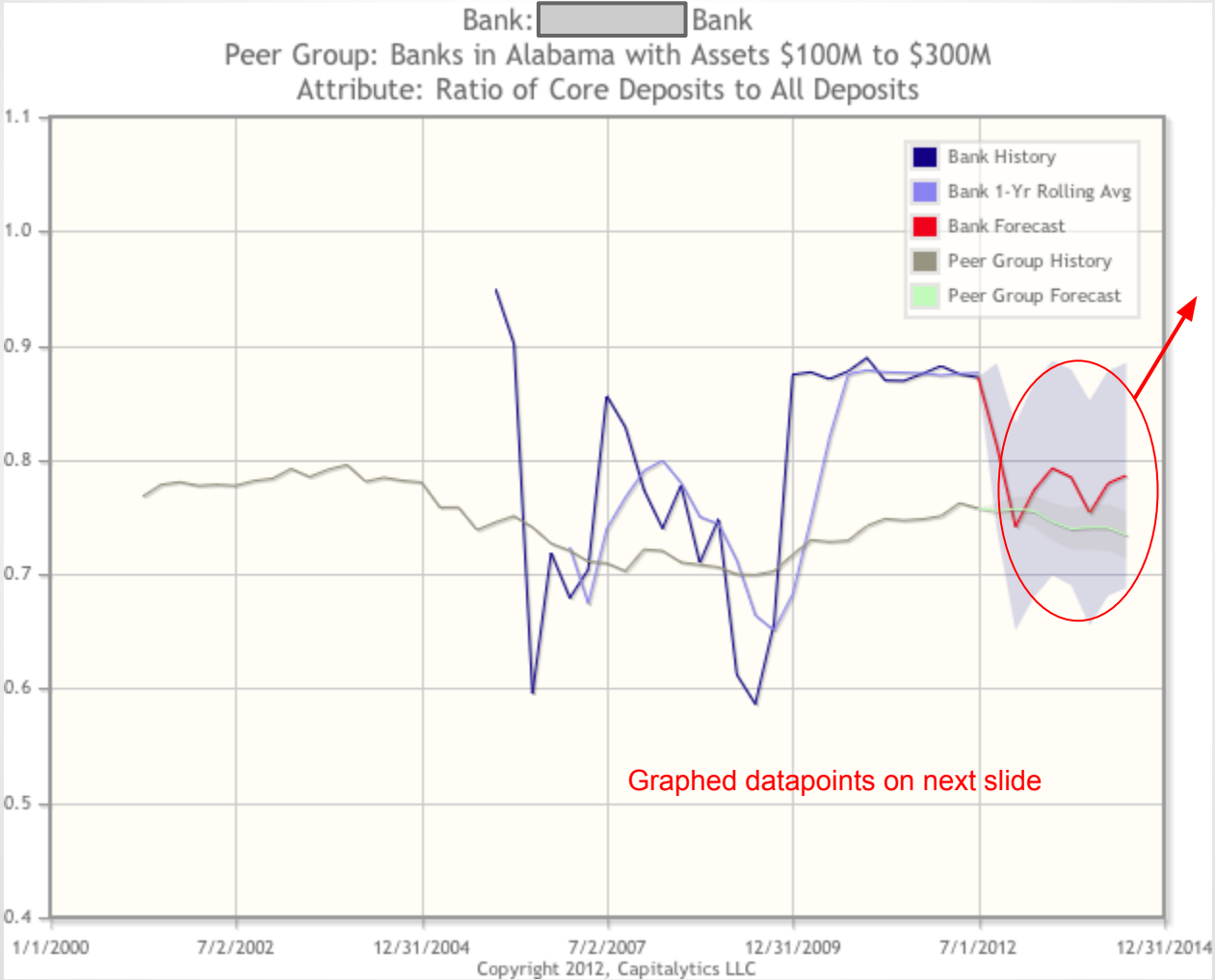
# Where do we rank on a given metric?

## Competitive Banking Institution Rankings

Ranked by Ratio of Core Deposits to All Deposits  
Banks in Alabama with Assets \$100M to \$300M  
Banks in Group = 67 → Several add'l lines omitted  
Report Date: Jun 30, 2012

Rank	Bank Name	Value
1	<a href="#">Phenix-Girard Bank (Phenix City, AL)</a>	0.9409
2	<a href="#">Noble Bank &amp; Trust, N.A. (Anniston, AL)</a>	0.9374
3	<a href="#">First Southern Bank (Florence, AL)</a>	0.9185
4	<a href="#">First Financial Bank (Bessemer, AL)</a>	0.8919
5	<a href="#">Oakworth Capital Bank (Birmingham, AL)</a>	0.8731
6	<a href="#">[REDACTED] Bank (Birmingham, AL)</a>	0.8721
7	<a href="#">Union State Bank (Pell City, AL)</a>	0.8496
8	<a href="#">Peoples Southern Bank (Clanton, AL)</a>	0.8488
9	<a href="#">Merchants Bank of Alabama (Cullman, AL)</a>	0.8465
10	<a href="#">Peoples Independent Bank (Boaz, AL)</a>	0.8409
11	<a href="#">First National Bank of Central Alabama (Aliceville, AL)</a>	0.8399
12	<a href="#">CITIZENS' BANK, INC. (Robertsdale, AL)</a>	0.8398
13	<a href="#">Premier Bank of the South (Cullman, AL)</a>	0.8398
14	<a href="#">BankSouth (Dothan, AL)</a>	0.8336
15	<a href="#">First Bank of Boaz (Boaz, AL)</a>	0.8314
16	<a href="#">The Headland National Bank (Headland, AL)</a>	0.8292
17	<a href="#">Bank of Wedowee (Wedowee, AL)</a>	0.8239
18	<a href="#">Traditions Bank (Cullman, AL)</a>	0.8184
19	<a href="#">Valley State Bank (Russellville, AL)</a>	0.8163
20	<a href="#">Liberty Bank (Geraldine, AL)</a>	0.8159
21	<a href="#">The Exchange Bank of Alabama (Altoona, AL)</a>	0.8154
22	<a href="#">Pinnacle Bank (Jasper, AL)</a>	0.8149
23	<a href="#">Keystone Bank (Auburn, AL)</a>	0.8126
24	<a href="#">PrimeSouth Bank (Tallassee, AL)</a>	0.8122

# How did we get here?



# Capitalytics doesn't hold numbers hostage

Click and drag to select a set of cells, or click the upper-leftmost cell (in the header row and column) to select all cells, in the sheet below; selected values may be copied to another spreadsheet using CTRL+c and CTRL+v (or CMD+c and CMD-v).

All charts come with data that can be viewed, exported & analyzed.

	A	B	C	D	E	F	G	H
1	Date	Bank History	Bank 1-Yr Rolling Avg	Bank Forecast	Bank 95% CI (upper)	Bank 95% CI (lower)	Peer Group History	Peer Group Forecast
2	2005-12-31	0.949					0.745	
3	2006-03-31	0.901					0.751	
4	2006-06-30	0.595					0.741	
5	2006-09-30	0.719					0.727	
6	2006-12-31	0.679	0.724				0.721	
7	2007-03-31	0.704	0.674				0.711	
8	2007-06-30	0.856	0.739				0.71	
9	2007-09-30	0.829	0.767				0.703	
10	2007-12-31	0.773	0.791				0.722	
11	2008-03-31	0.74	0.8				0.721	
12	2008-06-30	0.778	0.78				0.71	
13	2008-09-30	0.71	0.75				0.708	
14	2008-12-31	0.748	0.744				0.706	
15	2009-03-31	0.612	0.712				0.7	
16	2009-06-30	0.586	0.664				0.7	
17	2009-09-30	0.657	0.651				0.703	
18	2009-12-31	0.875	0.683				0.717	
19	2010-03-31	0.877	0.749				0.73	
20	2010-06-30	0.871	0.82				0.728	

(These values show up in lower rows on this spreadsheet.)

# Market Weaknesses: what ways are we in bottom 40%ile of comp' local banks?

## Market Weaknesses

Bank

According to Capitalytics database (as of June 30, 2010),  Bank operates in 1 county (specifically Jefferson County, AL).

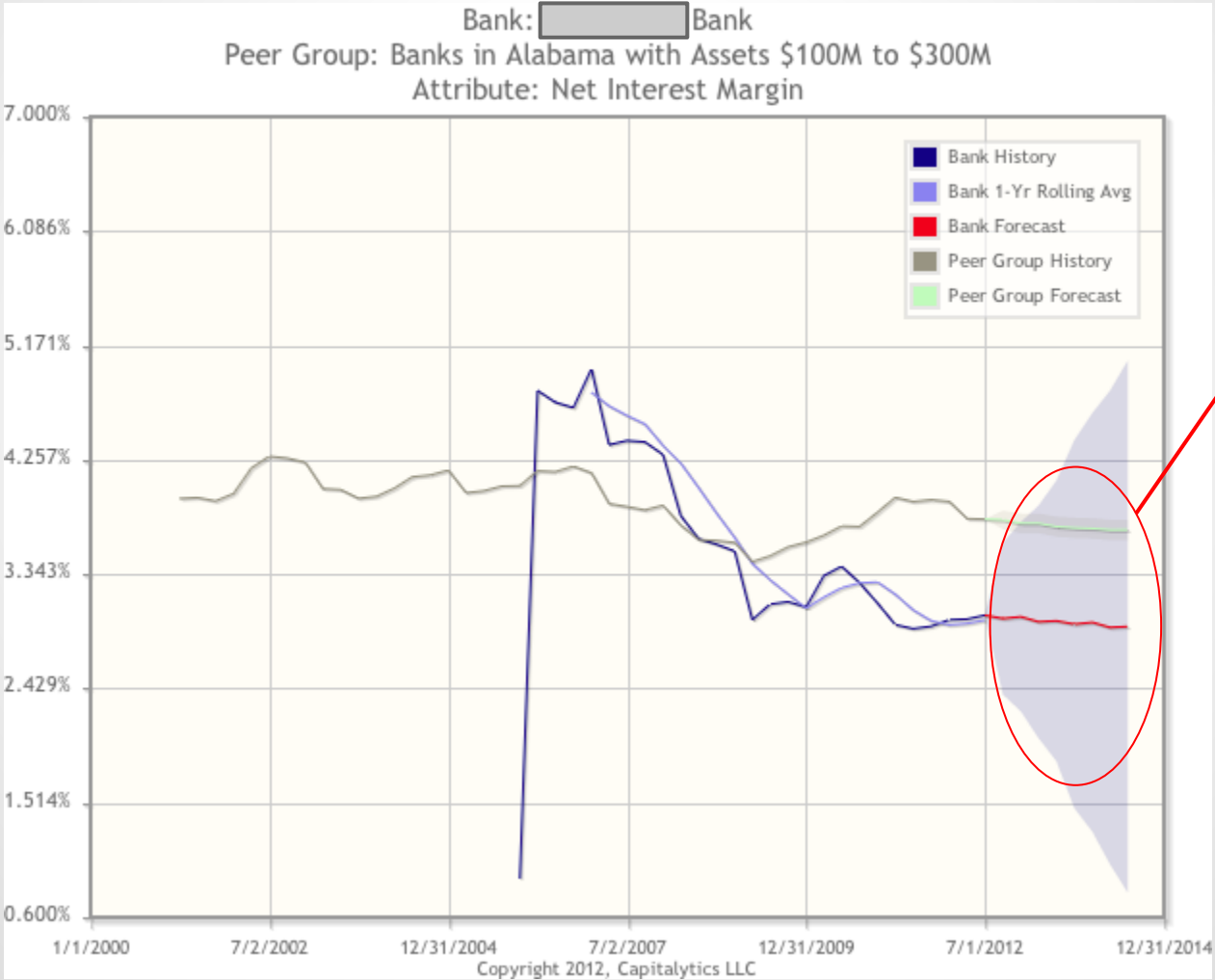
Items listed as weaknesses below represent metrics for which  Bank is at or below the 40% percentile in relation to its peer group. Based on the size of this bank (in total assets), the peer group has been chosen to include all banks in the same state (AL) that are in the bank's FDIC asset class (\$100M to \$300M). Hold your mouse over the text of any weakness item to learn more about it.

- *Ratio of Assets to Deposits*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Assets to Liabilities*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Deposit Accounts to Branch Offices*  
[Latest Rankings](#) | [Historical Chart](#)
- *Ratio of Equity Capital to Assets*  
[Latest Rankings](#) | [Historical Chart](#)
- *Risk Based Capital Ratio (%)*  
[Latest Rankings](#) | [Historical Chart](#)
- *Efficiency Ratio (%)*  
[Latest Rankings](#) | [Historical Chart](#)
- *Average Annualized Loaded Salary per Employee (USD x1000)*  
[Latest Rankings](#) | [Historical Chart](#)
- *Net Interest Margin*  
[Latest Rankings](#) | [Historical Chart](#)
- *Return on Assets*  
[Latest Rankings](#) | [Historical Chart](#)

Next slides



# Again, how did we get *here*?



Volatile history =  
Difficult to forecast =  
Wide confidence  
interval

# How are we doing compared to local, regional, national comp' banks?

**Standard Banking Institution Overview**

Institution: [ ] Bank  
 Asset Class: \$100M to \$300M  
 Report Date: Jun 30, 2012

Choose Date: Jun 30, 2012 Show

This page provides an overview of [ ] Bank (Birmingham, AL) as of Jun 30, 2012. Each line item includes the bank's value along with state, regional, and nationwide median values and rankings for the given metric. All medians and rankings are based on banks in [ ] Bank's FDIC asset class, which was \$100M to \$300M as of Jun 30, 2012.

Name of Metric	Bank Value	AL State Median	Percentile Rank in AL	Southeast Region Median	Percentile Rank in Southeast Region	U.S. Median	Percentile Rank in U.S.	Graph Metric
Ratio of Assets to Deposits	1.1437	1.1830	26%	1.1683	33%	1.1645	35%	
Ratio of Assets to Liabilities	1.0714	1.1226	4%	1.1174	7%	1.1172	4%	
Deposits per Branch Office (USD x1000)	65,920	41,347	76%	38,841	83%	40,773	78%	
Ratio of Deposit Accounts to Branch Offices	1,600	2,128	25%	1,949	32%	2,055	30%	
Assets per Employee (USD x1000)	4,039	3,824	58%	3,830	56%	4,125	47%	
Ratio of Equity Capital to Assets	0.0666	0.1092	4%	0.1051	7%	0.1049	4%	
Risk Based Capital Ratio (%)	10.28%	17.75%	4%	16.32%	7%	16.15%	3%	
Efficiency Ratio (%)	86.17%	68.46%	25%	72.85%	21%	70.03%	18%	
Average Annualized Loaded Salary per Employee (USD x1000)	66.4643	58.0417	20%	58.5532	30%	61.8125	39%	
Average Monthly Premise and Fixed Asset Expense per Office (USD x1000)	570	482	41%	516	42%	508	41%	
Net Interest Margin	3.01%	3.78%	13%	3.85%	9%	3.79%	11%	
Return on Assets	0.43%	0.78%	31%	0.73%	33%	0.83%	25%	
Return on Equity	6.74%	6.62%	53%	6.55%	52%	7.59%	43%	

Most reports are available historically so you can perform immediate ad hoc comparisons.

Measured against all banks in the area & their asset class

Several other lines re assets, deposits, & liabilities not shown here

# Which banks should we compare with?

Ranked by Similarity in Loan Portfolio  
Banks in Alabama with Assets \$100M to \$300M  
Banks in Group = 66  
Report Date: 2012-06-30

Ranked by Similarity in Deposit Portfolio  
Banks in Alabama with Assets \$100M to \$300M  
Banks in Group = 66  
Report Date: 2012-06-30

Values are relative scores that indicate how similar another bank is to  Bank (in this case).

Rank	Bank Name	Value
1	<a href="#">The Exchange Bank of Alabama (Altoona, AL)</a>	6.1449
2	<a href="#">Keystone Bank (Auburn, AL)</a>	6.3683
3	<a href="#">Citizens Bank &amp; Trust (Guntersville, AL)</a>	6.5519
4	<a href="#">CITIZENS' BANK, INC. (Robertsdale, AL)</a>	9.3967
5	<a href="#">SunSouth Bank (Dothan, AL)</a>	9.6845
6	<a href="#">Merchants Bank of Alabama (Cullman, AL)</a>	10.7835
7	<a href="#">Central State Bank (Calera, AL)</a>	10.8827
8	<a href="#">Robertson Banking Company (Demopolis, AL)</a>	10.9046
9	<a href="#">Amerifirst Bank (Union Springs, AL)</a>	10.9905
10	<a href="#">RELIANCE BANK (Athens, AL)</a>	11.5966
11	<a href="#">Farmers Exchange Bank (Louisville, AL)</a>	11.6143
12	<a href="#">The Bank of Vernon (Vernon, AL)</a>	12.6551
13	<a href="#">PrimeSouth Bank (Tallahassee, AL)</a>	12.8735
14	<a href="#">First Community Bank of Central Alabama (Wetumpka, AL)</a>	13.1128
15	<a href="#">Premier Bank of the South (Cullman, AL)</a>	13.9772
16	<a href="#">First National Bank of Central Alabama (Aliceville, AL)</a>	13.9819
17	<a href="#">First Southern Bank (Florence, AL)</a>	13.9897
18	<a href="#">Southern States Bank (Anniston, AL)</a>	14.0060
19	<a href="#">The First National Bank and Trust (Atmore, AL)</a>	14.0090
20	<a href="#">First Financial Bank (Bessemer, AL)</a>	15.1213

Rank	Bank Name	Value
1	<a href="#">Merchants Bank of Alabama (Cullman, AL)</a>	2.7265
2	<a href="#">Peoples Independent Bank (Boaz, AL)</a>	4.0186
3	<a href="#">First Bank of Boaz (Boaz, AL)</a>	4.1190
4	<a href="#">Union State Bank (Pell City, AL)</a>	4.1208
5	<a href="#">Pinnacle Bank (Jasper, AL)</a>	5.8203
6	<a href="#">First Southern Bank (Florence, AL)</a>	6.0106
7	<a href="#">PrimeSouth Bank (Tallahassee, AL)</a>	6.2606
8	<a href="#">Premier Bank of the South (Cullman, AL)</a>	6.3248
9	<a href="#">The Exchange Bank of Alabama (Altoona, AL)</a>	6.7900
10	<a href="#">First National Bank of Central Alabama (Aliceville, AL)</a>	7.1614
11	<a href="#">Farmers and Merchants Bank (Piedmont, AL)</a>	7.3847
12	<a href="#">The First National Bank and Trust (Atmore, AL)</a>	8.3472
13	<a href="#">The Headland National Bank (Headland, AL)</a>	8.9916
14	<a href="#">Southern States Bank (Anniston, AL)</a>	9.5464
15	<a href="#">Peoples Southern Bank (Clanton, AL)</a>	9.6199
16	<a href="#">Community Spirit Bank (Red Bay, AL)</a>	10.1841
17	<a href="#">First National Bank of Baldwin County (Foley, AL)</a>	10.4324
18	<a href="#">Traditions Bank (Cullman, AL)</a>	10.8374
19	<a href="#">First Financial Bank (Bessemer, AL)</a>	10.8443
20	<a href="#">CITIZENS' BANK, INC. (Robertsdale, AL)</a>	11.3581

# How do we compare to banks similar in deposits? (1/2)

Users can create groups of banks based on search criteria, size, age, charter, similarity, etc. or manually

## Custom Banking Institution Overview

Choose Date: Jun 30, 2012 Show

Institution: [redacted] Bank  
Bank Group: [redacted] dep\_peers  
Report Date: Jun 30, 2012

This page provides an overview of [redacted] Bank (Birmingham, AL) as of Jun 30, 2012. Each line item includes the bank's value along with peer group median values and rankings for the given metric. All medians and rankings are based on banks in the custom bank group [redacted] dep\_peers.

Name of Metric	Bank Value	Group Median	Percentile Rank in Group	Graph Metric
Ratio of Assets to Deposits	1.1437	1.1508	43%	
Ratio of Assets to Liabilities	1.0714	1.1262	0%	
Deposits per Branch Office (USD x1000)	65,920	40,265	87%	
Ratio of Deposit Accounts to Branch Offices	1,600	2,123	31%	
Assets per Employee (USD x1000)	4,039	3,417	75%	
Ratio of Equity Capital to Assets	0.0666	0.1120	0%	
Risk Based Capital Ratio (%)	10.28%	17.75%	0%	
Efficiency Ratio (%)	86.17%	70.82%	31%	
Average Annualized Loaded Salary per Employee (USD x1000)	66.4643	54.2338	6%	
Average Monthly Premise and Fixed Asset Expense per Office (USD x1000)	570	473	43%	
Net Interest Margin	3.01%	3.96%	12%	
Return on Assets	0.43%	0.72%	31%	
Return on Equity	6.74%	6.49%	62%	
Name of Metric	Bank Value	Group Median	Percentile Rank in Group	Graph Metric
% of Assets that are Non-Performing	0.72%	0.82%	56%	

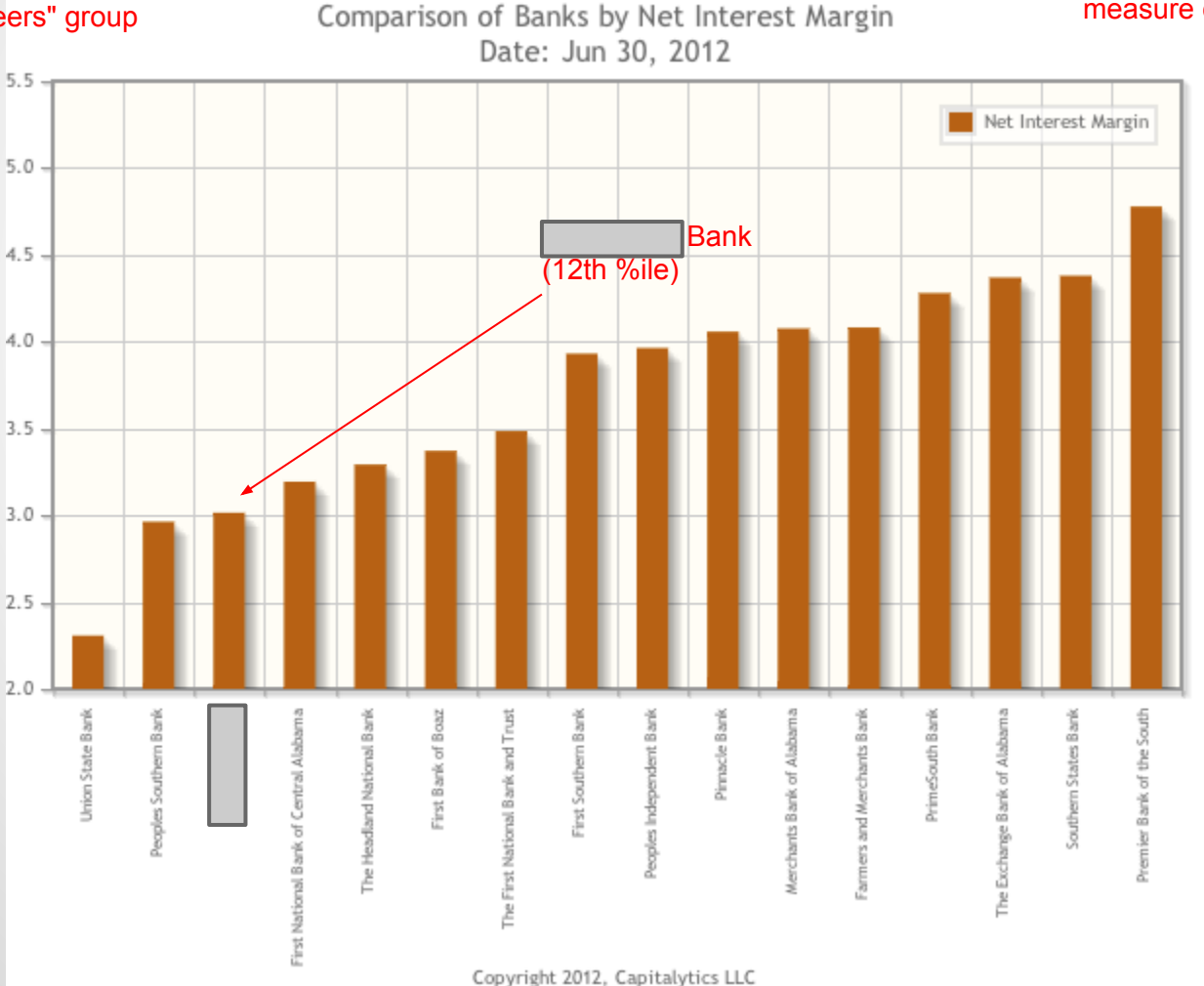
Hmmm ... 12%ile in a group of 15 banks with a median of almost 4%

# Sidetrack: Net Interest Margin

Sorted bar chart from previous slide of

Bank + 15 banks in  
dep\_peers" group

Higher is "better" for %ile  
measure of this metric



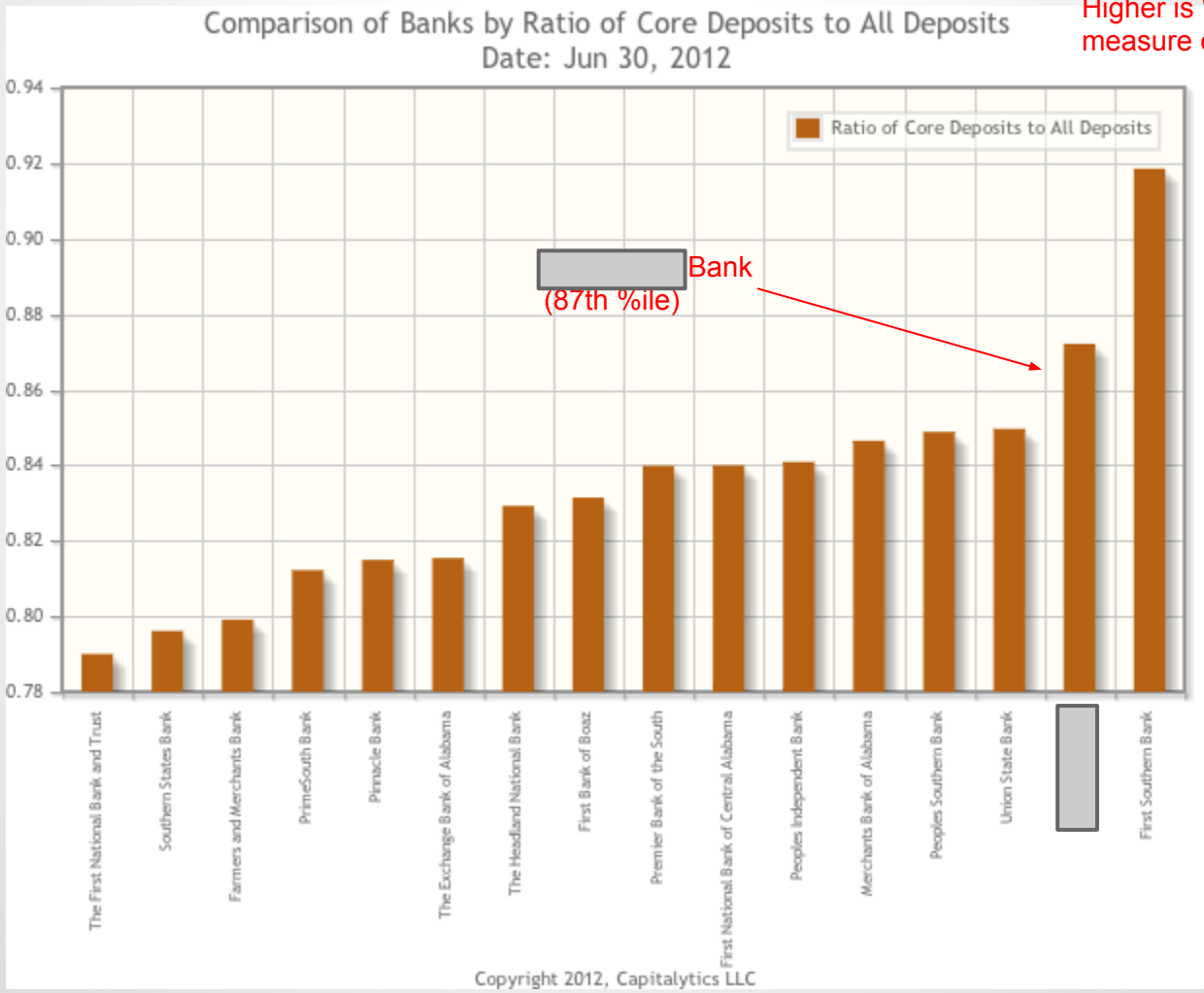
# How do we compare to banks similar in deposits? (2/2)

Ratio of Loan and Lease Loss Allowance to Net Loans and Leases	0.0256	0.0183	81%	
Ratio of Loan and Lease Loss Allowance to Assets Charged Off	3.0987	4.9246	26%	
<b>Name of Metric</b>	<b>Bank Value</b>	<b>Group Median</b>	<b>Percentile Rank in Group</b>	<b>Graph Metric</b>
Deposits per Account (USD x1000)	1.0474	1.0604	75%	
Ratio of Core Deposits to All Deposits	0.8721	0.8314	87%	
% of Deposit Accts > the FDIC Insurance Threshold	1.33%	0.75%	12%	
% of Deposits in Accts > the FDIC Insurance Threshold	24.15%	25.10%	56%	
% Deposits Held Internationally	0.00%	0.00%	0%	
Percentage of Deposits Insured (%)	95.73%	86.63%	93%	
Ratio of Currency Held to Deposits	0.0000	0.0000	62%	
Brokered Deposits as a Percent of All Deposits	8.22%	0.00%	0%	
Loan to Deposit Ratio	0.7698	0.6520	12%	
<b>Name of Metric</b>	<b>Bank Value</b>	<b>Group Median</b>	<b>Percentile Rank in Group</b>	<b>Graph Metric</b>
Ratio of Equity Capital to Liabilities	0.0714	0.1262	93%	
Ratio of Trading Liabilities to Liabilities	0.0000	0.0000	0%	
Ratio of Volatile Liabilities to Liabilities	0.0140	0.0528	93%	
<b>Name of Metric</b>			<b>Percentile Rank in Group</b>	
Overall Percentile Rank			39%	

We generate an overall rank for a bank based on the above rows.



# Sidetrack: Ratio of Core Deposits to All Deposits



Higher is "better" for %ile measure of this metric

# SWOT Analysis includes info' on local employment, building, etc. ...

## SouthPoint Bank - SWOT Analysis

[Download as PDF](#)

The information below summarizes an overall analysis of [redacted] Bank's current operating position, with information related to its currently known operating footprint (i.e., where it maintains a presence) and expectations about its ability and resources for growth. This information is based on public information provided by the FDIC, FFIEC, and other sources.

This analysis is based on the information that is publicly available for Capitalytics use. Capitalytics can refine this analysis for your bank based on additional proprietary data. [Contact us](#) to discuss what additional information Capitalytics can provide your bank regarding your markets, growth, and products' traction.

### Strengths

- Apparent Commercial Lending Specialist
- Served Demographics
- Highly Correlated Deposits
- Highly Correlated Non-Performing Assets
- Building Permits
- Well Capitalized Bank

### Weaknesses

- Potential Overdependence on Commercial Real Estate Loans
- Potential Overdependence on 1-4 Family Residential Loans
- Low Fees to Assets Ratio

### Opportunities

- Strongest Sectors
- Growing Sectors

Across the 1 county in which [redacted] Bank operates (i.e., [Jefferson County, AL](#)), the fastest growing business sectors (i.e., the industry sectors with the lowest or most rapidly growing percentage of operating businesses, year-over-year) are shown in the following table.

NAICS Industry Sector	Rate of change in # establishments	Est. Y/Y chg in # employees
Accommodation and Food Services	3.0%	-1378
Educational Services	2.4%	-27

### Strongest Occupations

Across the 1 Metro Area in which [redacted] Bank operates (i.e., [Birmingham-Hoover, AL](#)), the occupations with the highest average salaries in these areas are shown in the following table.

SOC Occupation	Est. Average Annual Wage
Management occupations	\$85,984
Architecture and engineering occupations	\$73,754
Business and financial operations occupations	\$57,381

Some similar points to regulatory issues, but also gives expected business climate and potential target client information.

### Threats

#### Several Declining Markets

The areas showing the least growth (greatest decline) in [redacted] Bank's market share over the preceding year are shown in the following table.

[redacted] Bank's Change in Market Share in Area	
<a href="#">Jefferson County, AL</a>	-6.9%

#### Weakest Sectors

Across the 1 county in which [redacted] Bank operates (i.e., [Jefferson County, AL](#)), the least competitive business sectors (i.e., the industry sectors with the smallest number of competing businesses) are shown in the following table.

NAICS Industry Sector	No. of Establishments (Total: 13158)	Est. # Employees
Agriculture, Forestry, Fishing and Hunting	6	187
Mining, Quarrying, and Oil and Gas Extraction	19	1,651
Utilities	45	5,365
Management of Companies and Enterprises	160	7,545
Educational Services	173	6,449
Arts, Entertainment, and Recreation	200	5,062
Information	322	13,680
Real Estate and Rental and Leasing	707	8,403

#### Declining Sectors

Across the 1 county in which [redacted] Bank operates (i.e., [Jefferson County, AL](#)), the fastest declining business sectors (i.e., the industry sectors with the lowest or most rapidly declining percentage of operating businesses, year-over-year) are shown in the following table.

NAICS Industry Sector	Rate of change in # establishments	Est. Y/Y chg in # employees
Agriculture, Forestry, Fishing and Hunting	-14.3%	-7
Construction	-6.2%	-2499
Wholesale Trade	-3.5%	-1442
Other Services (except Public Administration)	-2.4%	-531
Utilities	-2.2%	342
Information	-2.1%	-1692
Finance and Insurance	-1.9%	-554
Management of Companies and Enterprises	-1.8%	-1240
Real Estate and Rental and Leasing	-1.7%	400
Professional, Scientific, and Technical Services	-1.4%	-1806
Administrative and Support and Waste Management and Remediation Services	-1.3%	2,775
Health Care and Social Assistance	-0.3%	-522

#### Weakest Occupations

Across the 1 Metro Area in which [redacted] Bank operates (i.e., [Birmingham-Hoover, AL](#)), the occupations with the lowest average salaries in these areas are shown in the following table.

SOC Occupation	Est. Average Annual Wage
Food preparation and serving related occupations	\$7,344
Building and grounds cleaning and maintenance occupations	\$14,450
Transportation and material moving occupations	\$25,142
Sales and related occupations	\$29,351
Office and administrative support occupations	\$33,410

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# ... Tying To This Market Overview

## Metro Area Market Overview

Choose Date:

Metro Area: Birmingham-Hoover, AL  
Report Date: Jun 30, 2012

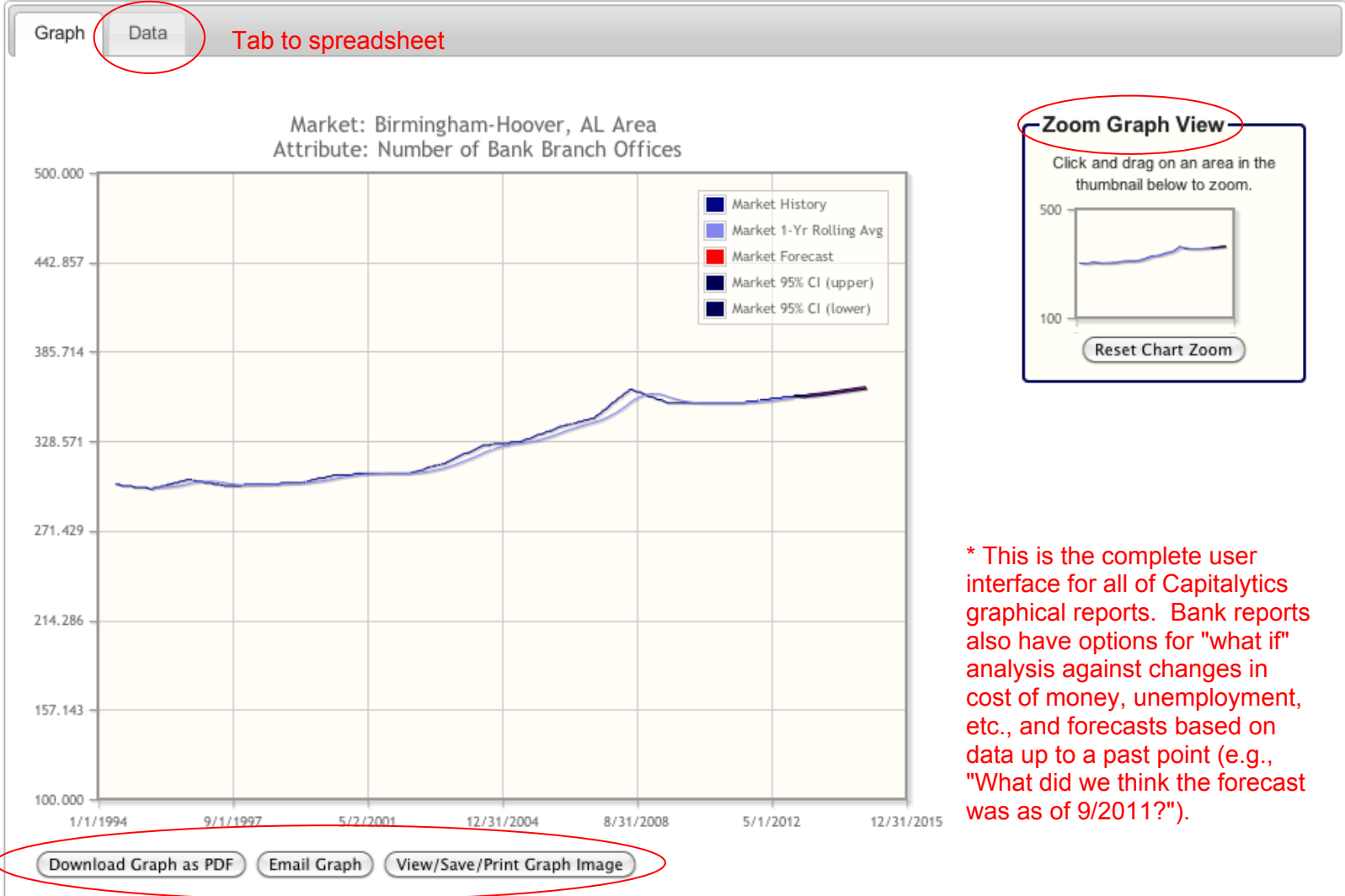
This page provides a market overview of the Birmingham-Hoover, AL metro area, as of Jun 30, 2012. Each line item includes the value for Birmingham-Hoover, AL along with state, regional and nationwide median values, and rankings of Birmingham-Hoover, AL within those geographies for the given metric.

Name of Metric	Value for Birmingham-Hoover, AL	Median Metro Area Value in Alabama	Rank of Birmingham-Hoover, AL among Metro Areas in Alabama	Median Metro Area Value in Southeast Region	Rank of Birmingham-Hoover, AL among Metro Areas in Southeast Region	Median Metro Area Value in U.S.	Rank of Birmingham-Hoover, AL among Metro Areas in U.S.	Graph Metric
Total Population	1,057,940	94,366	1 of 24	79,755	14 of 294	74,556	51 of 955	
Total Labor Force	524,948	44,038	1 of 24	36,911	14 of 294	34,820	51 of 955	
Unemployment Rate (%)	7.91%	8.74%	4 of 24	9.60%	58 of 294	8.20%	417 of 955	
Median Household Income (USD)	45,409	35,479	2 of 24	36,797	52 of 294	41,510	327 of 955	
Number of Households	500,550	46,331	1 of 24	36,986	13 of 294	34,260	48 of 955	
Population Density (Persons/Sq. Mile)	200	101	4 of 24	116	68 of 294	90.4654	207 of 955	
Number of Banks	49	13	24 of 24	11	288 of 294	11	916 of 955	
Number of Bank Branch Offices	356	36	24 of 24	27	283 of 294	27	909 of 955	
Total Deposits (USD x1000)	29,406,000	1,436,040	1 of 24	1,164,730	11 of 294	1,110,560	50 of 955	
			<b>Overall Rank of Birmingham-Hoover, AL among Metro Areas in Alabama</b>			<b>Overall Rank of Birmingham-Hoover, AL among Metro Areas in Southeast Region</b>	<b>Overall Rank of Birmingham-Hoover, AL among Metro Areas in U.S.</b>	
			2 of 24			42 of 294	231 of 955	

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# Branch Offices w/in Market

## Birmingham-Hoover, AL Area - Number of Bank Branch Offices



\* This is the complete user interface for all of Capitalytics graphical reports. Bank reports also have options for "what if" analysis against changes in cost of money, unemployment, etc., and forecasts based on data up to a past point (e.g., "What did we think the forecast was as of 9/2011?").