

# Branch Totem Pole

## Easily measure, rank and manage branch performance

Since every bank is the sum of its parts, it's vital to know how each of those parts is specifically helping or hurting your overall success. Uncovering those fine distinctions—particularly at the branch level—has never been more critical. It's also been nearly impossible to do. Until now.

At last there's a fast, easy way to see branch-level financial indicators, including cost of funds and loan growth, that were just too hard to produce before. The Totem Pole feature in Banker's Dashboard delivers detailed measurements for each of your locations and ranks your branches according to their performance. You'll be able to see how each one compares in an individual area, region, or bank-wide.

With this intelligence, you can focus on what your high-performing branches are doing well... clearly pinpoint those that need coaching... institute best practices across the organization... and hold branches accountable for improving their results.

### Automate the number crunching

Make keeping up with branch performance a simple, consistent process. Say good-bye to tedious spreadsheets! Banker's Dashboard automatically presents critical information in a format that's easy to understand at every management level.

Now you can measure, monitor and rank branch performance in areas that are key to your bank's strategy. By any gauge, this is the best tool available for putting your bank on the right path to high performance.

### Quickly know how your branches perform—and how they stack up to each other.

- Measure and rank balance sheet, income statement, and margin components at branch, region and bank-wide levels
- Tailor and weight your measurements based on their relative importance to overall performance
- See information in a format everyone understands
- Distribute timely, consistent reporting to management
- Identify areas that need improvement and coach teams as required
- Institute the best practices of high performers across other branches
- Hold branches accountable for improvements
- Incorporate ranking intelligence in branch incentive plans
- Compare results at timely intervals – monthly, quarterly, annually



In today's economic environment, every basis point adds up, and every branch should have to take responsibility for contributing. With Branch Totem Pole, your bank can adopt the accountability mindset and begin to think like a retail operation. By measuring and comparing how each branch performs – and holding each branch accountable for better results – you can improve bank-wide performance.

Banker's Dashboard automatically accumulates and calculates data for every branch. Subjectivity is eliminated. Scores are clearly visible. Key information is summarized in one place. The result? A "totem pole" of actionable intelligence that everyone can understand.

## Choose ranking criteria to match your bank's strategy

Banker's Dashboard lets you customize what you want to measure in three critical areas: balance sheet, income statement, and components of the net interest margin. You can tailor the measurements to your bank's unique strategy by including key metrics from each area and weighting them to match your specific goals. Based on these key financial indicators, the rankings will provide comparisons at the branch, region and bank-wide levels.

### Balance Sheet Measurements such as:

- Loan growth, including comparisons to budget
- Deposit mix
- Non-interest bearing checking accounts
- And more


### Income Statement Measurements such as:

- Loan fees
- NSF waivers as a percentage of gross NSFs
- Non-interest expense compared to budget
- And more

### Margin Component Measurements such as:

- Loan portfolio yields by branch
- Cost of funds
- Deposit yields
- And more


**Branch Totem Pole**  
Branch Performance Ranking  
As of December 2009



Overall Ranking				
Branches	Overall Rank	Balance Sheet Weight 30%	Income Statement Weight 30%	Margin Weight 30%
Hearing	1	1	2	4
Burnett	2	1	4	3
Victoria	3	5	3	1
Calloway	4	3	7	2
Marysville	5	6	5	5
Wilmington	6	4	6	6
Monroe	7	8	8	7
Whites Ferry	8	7	8	8

Branches are automatically ranked from highest to lowest in totem pole fashion.

**Branch Totem Pole**  
Branch Performance Ranking  
As of December 2009



Margin - 40%							
Branches	Comp Rank	Cost of Funds Weight 40%		Earning Asset Yield Weight 30%		Net Interest Spread Weight 30%	
		Rank	Value	Rank	Value	Rank	Value
Victoria	1	1	0.00%	1	8.68%	1	8.68%
Calloway	2	2	1.34%	2	7.10%	2	5.43%
Hearing	3	6	2.10%	3	6.67%	3	4.14%
Burnett	4	4	1.87%	4	6.23%	5	3.96%
Whites Ferry	5	3	1.68%	7	6.01%	4	4.05%
Wilmington	6	5	1.94%	6	6.05%	6	3.67%
Monroe	7	7	2.13%	5	6.10%	7	3.63%
Marysville	8	8	2.20%	8	2.09%	8	2.09%

Color coding makes results easy to distinguish.

Users view numbers in a spreadsheet-like presentation that's simple and familiar.

