

BANK BRANCH PROFITABILITY

OVERVIEW DASHBOARD

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Performance
Analysis

What-if Analysis

Slicers

Year

All

Region

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State

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\$5.36bn

Net Profit

33.10%

Profit Margin %

67.73%

Loan/Deposit Ratio %

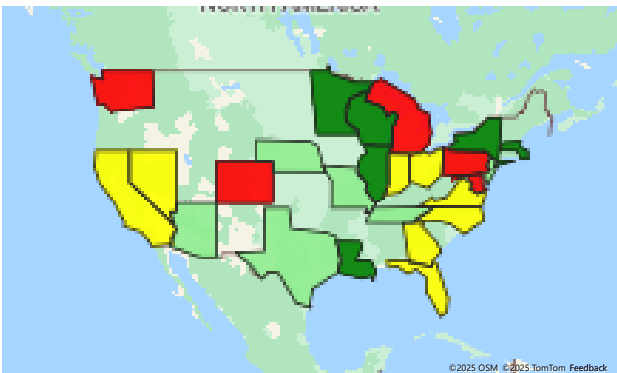
65.41%

Cost to Income %

49.20%

Fee Income %

Profit Margin % by State



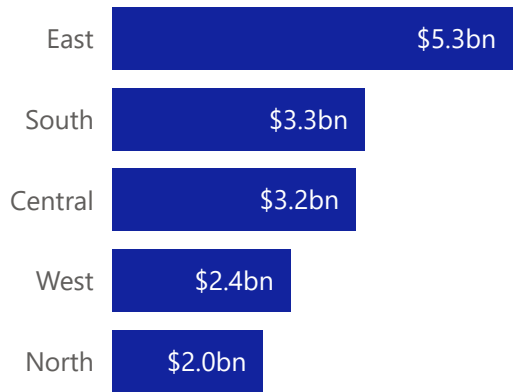
● Bottom 25% ● 25%-50% ● 50%-75% ● Top 25%

Branch Ranking by Risk Adjusted Return (RAR)



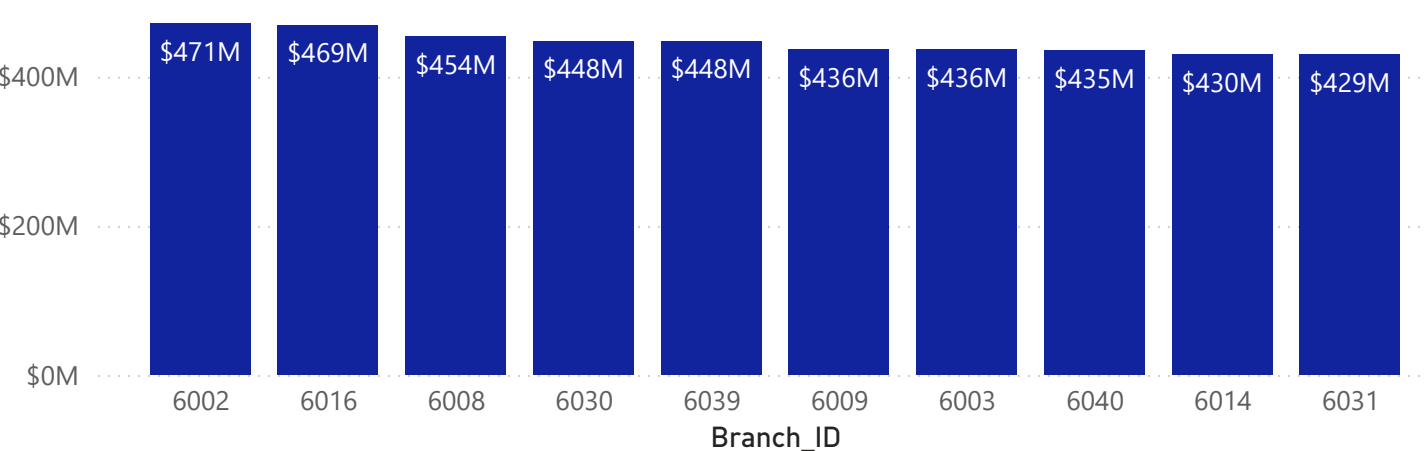
City/Branch ID	Net Profit	PVI	Profit Margin %	Cost to Income %	LDR %	Fee Income %	RAR
<input type="checkbox"/> Houston							
6016	\$205.48M	\$5.12M	43.79%	55.01%	82.17%	43.94%	111.39% ▲
<input type="checkbox"/> Washington							
6008	\$188.84M	\$4.83M	41.61%	57.01%	73.54%	52.25%	108.62% ▲
<input type="checkbox"/> Milwaukee							
6030	\$182.49M	\$5.47M	40.74%	57.88%	71.32%	45.83%	92.61% ▲
<input type="checkbox"/> Minneapolis							

Revenue by Region



Total Revenue

Top 10 Branches by Revenue



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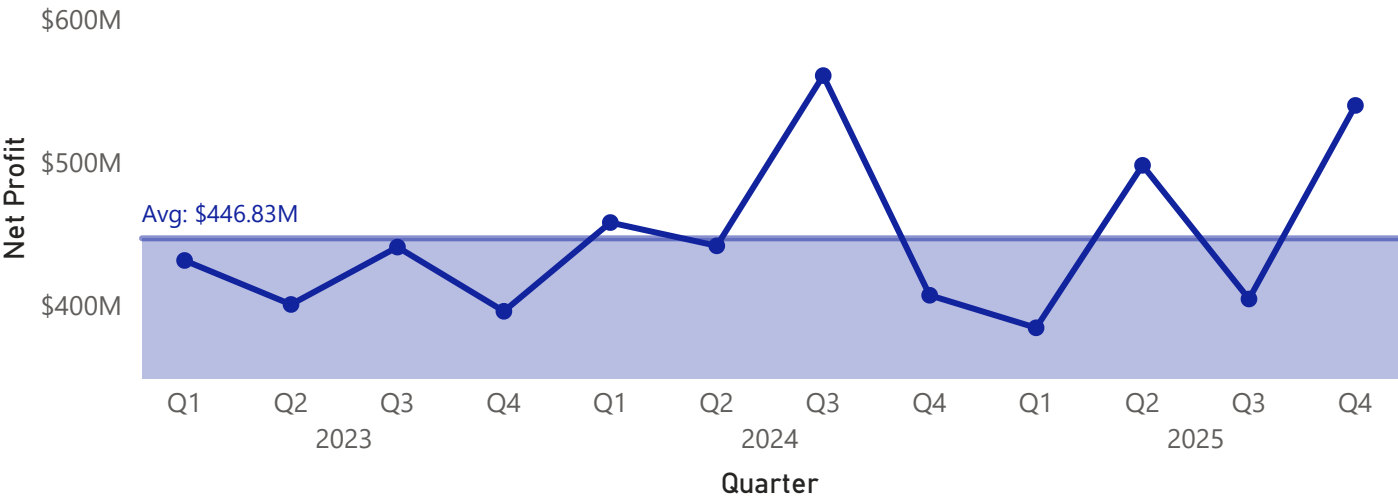
State
All

Profitability

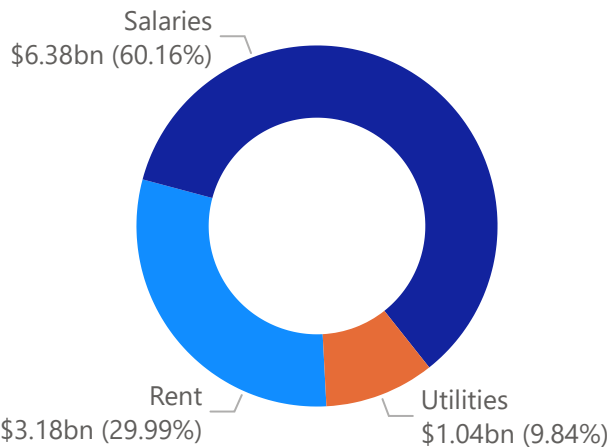
Loan Performance

Regional Ranking

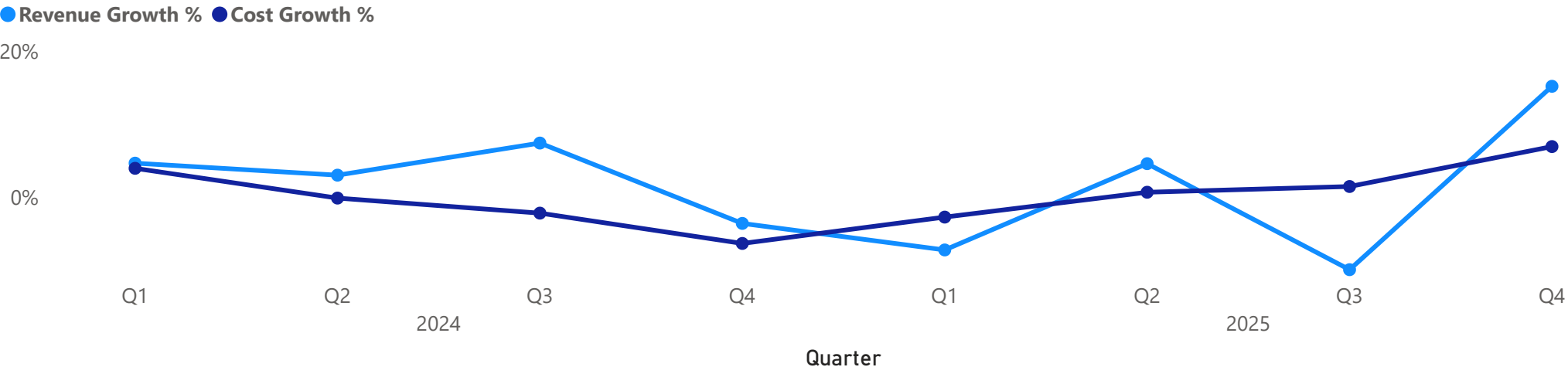
Net Profit Over Time



Operating Expense Breakdown



Revenue Growth vs Cost Growth (YoY Comparison)



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Interest Rate Shock %

0.01

33.10%

Actual Profit Margin %

39.78%

Sim Profit Margin %

\$1.80bn

Net Profit Impact (\$)

6.68%

Margin Impact (%)

Impact Bookmark

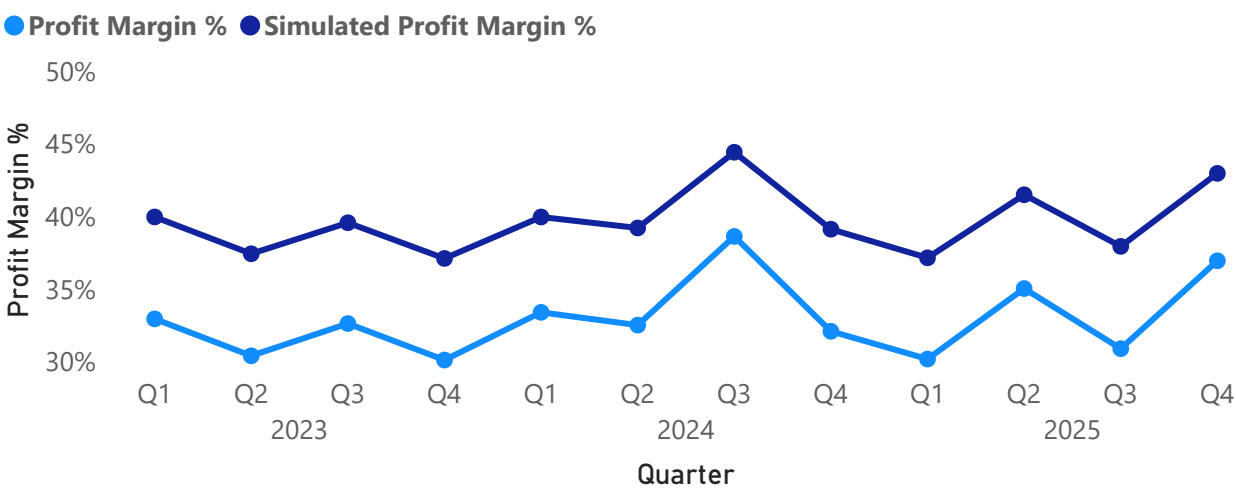
NII Impact

Margin Impact

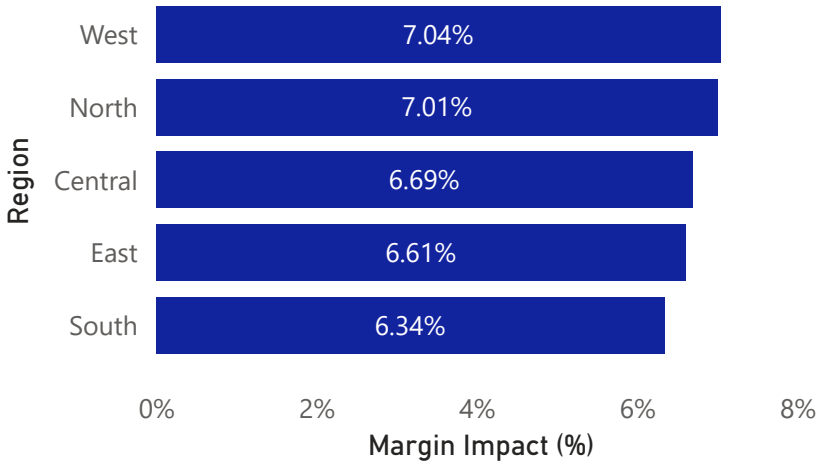
Actual Profit Margin vs Simulated Profit Margin Over Time

Profit Margin %

Simulated Profit Margin %



Margin Impact (%) by Region



Top 10 Branches by Margin Impact %

Branch_ID	City	Region	Total Loan	Cost to Income %	Net Profit Impact	Margin Impact (%)
6006	Philadelphia	East	\$3.99bn	84.92%	\$39.92M	9.61%
6029	Cleveland	North	\$4.28bn	80.60%	\$42.84M	9.10%
6004	Los Angeles	West	\$4.49bn	72.59%	\$44.94M	8.16%
6011	Detroit	North	\$4.21bn	75.53%	\$42.13M	7.98%
6007	Seattle	West	\$4.17bn	73.13%	\$41.65M	7.93%

Analyst's Insights (Full 3-Year, All Regions) :

1) **Headline Impact:** A +1% rate shock grows the bank's total Profit Margin by **6.68%** (from 33.10% to 39.78%).

2) **Key Driver:** Profit Margin sensitivity is driven by **efficiency**. The most **inefficient** branches (highest C/I %) see the largest (%) impact on their margins.

3) **Proof:** The Top 10 table confirms this: branches with the highest C/I % (like **6006, 6029, & 6004**) are the most vulnerable to rate shocks.