Advanced Data Analysis to Drive Growth and Marketing ROI

Sean Sanchez
SVP, Head of Client Services
FirstBank

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Importance of Data

"To the extent you can eliminate [beliefs and biases] and replace them with data, you gain a clear advantage."

- Michael Lewis

Moneyball: The Art of Winning an Unfair Game

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Key Learning Objectives

- How advanced data analysis, including national benchmark comparisons, can help identify your best opportunities to expand customer relationships and drive profitable growth.

- Proven tips for designing targeted, omnichannel campaigns that connect with customers at the right time to improve cross-selling and upselling efforts that boost engagement and results.

- Practical data-driven strategies and measurement techniques that maximize sustainable growth and long-term success.

- Case Study Review – FirstBank program results.

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The Framework

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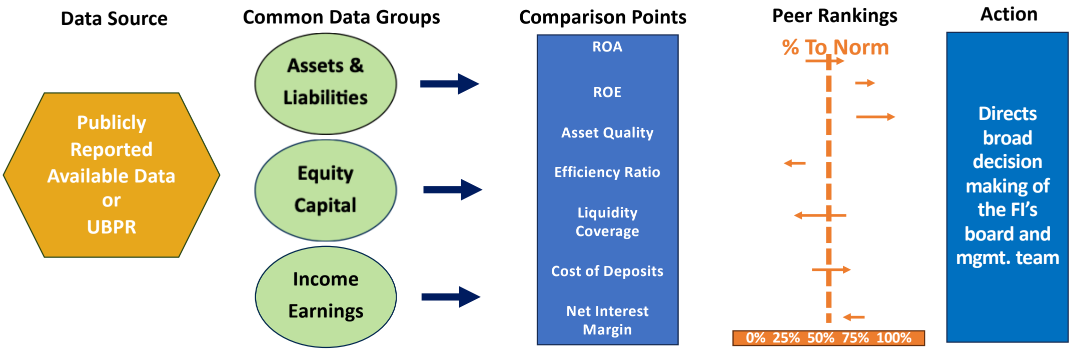
Peer Data Modeling (UBPR)



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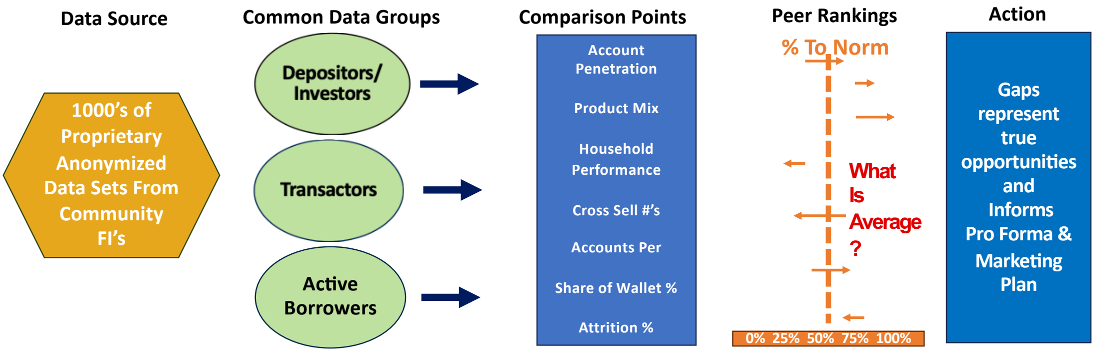
Peer Data Modeling (OptimaFI)



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How is this Process Different?

THE PREMISE

The behavior of millions of customers as reflected by thousands of sets of community bank data can predict the future behavior of my customers.

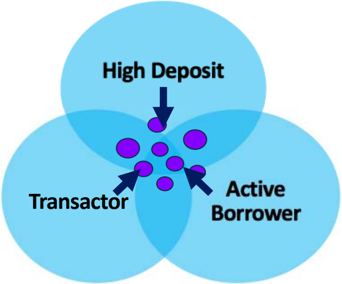
THE PRECISION

Confidence to target super specific micro-audiences.

THE GUARANTEE

The expense/result ratio becomes fixed.

Capacity & Propensity of Highly Targeted Individuals!



ANALYTICS-BASED PREDICTIVE MARKETING

Omni-Channel Digital Marketing
IP Address Based
Social Media
Digital Display
Email
Dripping Faucet Approach
Turnkey / Free of Charge

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The Approach

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How to Drive Profitable Results with Data

Creating a Data Driven Discipline for Growth

1. Evaluate capabilities
2. Benchmark/gap analysis
3. Opportunity pro forma
4. Develop action plan
5. Execute plan
6. Track results
7. Refine plan

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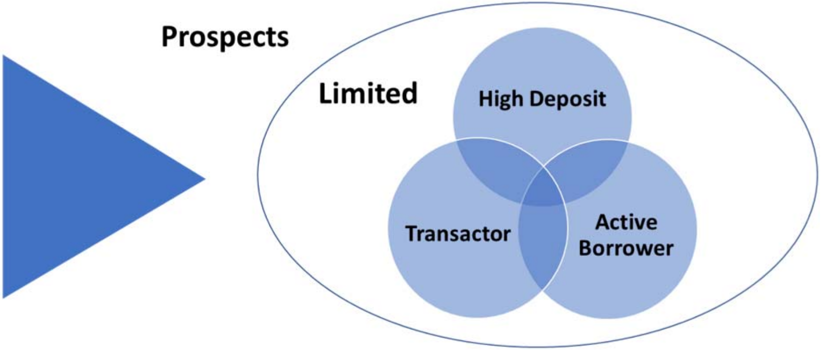
Revenue Growth Starts with Understanding Needs

- Capacity
- Propensity
- Awareness



Practical Questions to Assess Opportunity

1. **How deeply penetrated are my current customers?**
   - What does this tell me about attrition risk?
   - How does that predict cross-sell potential?
2. **How concentrated are my deposits?**
   - Do 4% of households control 60% of deposits? Is this normal?
   - What is my efficient deposit wallet opportunity among High Deposit Checking HH?
3. **What percentage of my total households were new in the last 12 months and how does that compare to peers?**
   - What percentage of my YOY deposit growth comes from New HH versus wallet growth?

Practical Questions to Assess Opportunity

4. **To what degree are my deposit accounts underfunded?**
   - How much opportunity exists to drive higher usage of core checking?
5. **How does my accounts per household (HH) compare to peers?**
   - Are strengths or gaps driven by product mix, sales or delivery?
6. **What is the overlap between penetration of each core strategic need segment?**
   - What is my opportunity to sell more checking to loan HH?
   - Can I efficiently generate additional deposits in existing transactor or loan households?

Assessing Segmented Household Relationships

Segment	Households	% Penetration	Total Deposits	Average Deposits	Total Credit	Avg Credit Balance	Accts per HH
All Three	3,674	2.5	$250,484,827	$68,178	$332,279,553	$90,441	8.9
HD + AB	454	0.3	$31,878,540	$70,217	$40,890,499	$90,067	4.8
HD + TR	9,755	6.7	$637,609,789	$65,362	$35,227		6.4
AB + TR	4,407	3.0	$14,526,762	$3,296	$285,781,771	$64,847	6.6
HD Only	10,916	7.5	$1,204,922,552	$110,381	$88,433,894	$115,449	2.9
AB Only	4,870	3.4	$2,481,443	$512	$275,616,947	$56,595	2.7
TR Only	20,775	14.3	$53,182,607	$2,560	$103,698		4.8
Limited	90,586	62.3	$42,720,406	$473	$2,009,282,812	$45,687	1.7
Total Households	145,437	100.0	$2,237,806,925		$3,032,424,402		

Limited includes single service households that fall outside of the strategic segments. Single Service Mortgage or CC does not count as Active Borrower.

OA Example – Deposit Concentration

HH DEPOSITS	HHS	% of Total	% Index	Total Deposit Balances	Average Balance	% of Total Balance	Balance Index	Num HHs w/ Checking	Pct HHs w/ Checking	With Checking Index	Avg Checking Balance	Num HHs Single Service	Pct HHs Single Serve	SS Index	Pct HHS with Credit	With Credit Index
$250,000 and greater	290	3.5	86	$133,021,471	$458,695	43.8	100	205	70.7	92	$169,160	58	20.0	131	4.8	55
$100,000 - $249,999	511	6.1	82	$81,409,555	$159,314	26.8	98	393	76.9	99	$76,172	152	29.8	134	6.1	59
$50,000 - $99,999	510	6.1	80	$36,025,048	$70,637	11.9	92	424	83.1	100	$41,353	169	33.1	135	4.3	30
$10,000 - $49,999	1,695	20.3	94	$41,084,019	$24,238	13.5	106	1,493	88.1	104	$16,674	732	43.2	128	6.0	35
$2,500 - $9,999	1,726	20.6	110	$9,129,875	$5,290	3.0	119	1,582	91.7	107	$4,451	980	56.8	121	7.4	42
$1 - $2,499	3,496	41.8	110	$2,868,978	$821	1.0	138	3,176	90.9	109	$780	2,635	75.4	109	6.2	52
High Deposit Hous...	3,006	35.9	88	$291,540,094	$96,986	96.1	99	2,515	83.7	102	$42,562	1,111	37.0	132	5.6	38

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OA Example – Single Service HH

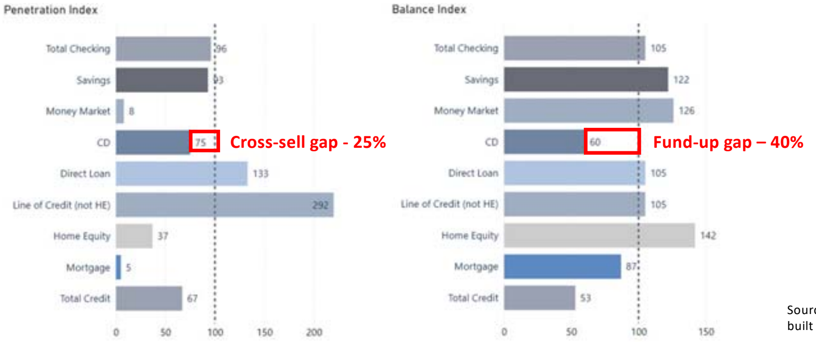
Deposits

Product Category	Households	Penetration	Total Balance	Avg Balance
Non Interest Checking	3,789	56.3%	$35,579,022	$9,390
Interest Checking	399	44.9%	$13,985,804	$35,052
Total Checking	4,128	55.8%	$49,564,826	$12,007
Savings	385	15.2%	$4,891,771	$12,706
Money Market	76	20.7%	$7,751,467	$101,993
CD	175	21.8%	$23,025,363	$131,574
IRA	44	22.3%	$1,101,939	$25,044
Total Deposits	4,834	57.8%	$86,440,332	$17,882

Loans

Product Category	Households	Penetration	Total Balance	Avg Balance
Direct Loan	12	7.2%	$131,193	$10,933
Home Equity	10	5.6%	$545,902	$54,590
Mortgage	55	33.3%	$9,889,550	$179,810
Credit Card	5	3.5%	$48,662	$9,732
Total Credit	85	11.3%	$10,618,897	$124,928

OA Example – High Deposit HH Gap Analysis



Source: OptimaFI Tracking Norm Database built on >100 million marketing contacts

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Omni Channel Marketing Pro-Forma

	New Accounts	Average Balance	Total Balance	Halo Balance	Contribution Impact	12 Month ROI	36 Month ROI
Checking Cross-sell	130	$7,500	$978,075	$782,460	$63,575	290%	696%
Checking Up-Sell	451	$7,500	$3,379,500	$2,703,600	$152,078	170%	510%
Deposit Gathering	694	$57,500	$39,923,400	$1,388,640	$299,426	245%	588%
Total Deposits	**1,275**	**$34,721**	**$44,280,975**	**$4,874,700**	**$515,078**	**223%**	**535%**
Consumer Loan	273	$37,500	$10,226,250	$477,225	$204,525	500%	1050%
Business Loan	118	$95,000	$11,251,800	$66,623	$168,777	470%	987%
Debit Card	271	N/A	N/A	$677,250	$40,635	200%	480%
Onboarding	1,056	$17,500	$18,480,000		$462,000	1440%	3456%
Grand Total	**2,993**	**$30,942**	**$84,239,025**	**$6,095,798**	**$1,391,015**	**422%**	**1012%**

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How to Drive Profitable Results with Data

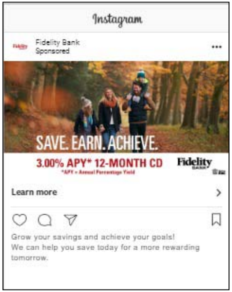
Build Omnichannel Outreach Calendar

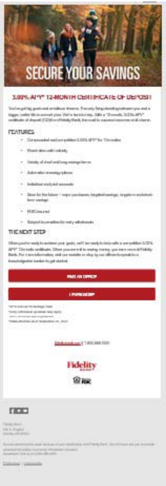
PRIORITY SEGMENTS	Target Households	Product	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Onboarding														
New Households	7,438	CHK, Loan, eSVC	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM	EM/DM
Transactional/Deposits														
High Deposit HH w/o Checking	908	1st Platinum CHK	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
High Deposit w/Underfunded CHK	4,506	1st Platinum CHK	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
Loan HH w/o Checking	7,489	1st Classic CHK	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
Business HH w/o Checking	141	Business Checking	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
Debit/eSVC Targets	3,010	Debit/Mobile			Email/Mail						Email/Mail			
High Deposit Checking HH	3,148	Money Market/CD	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
Business Checking HH	`3164	Money Market/CD	Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail			Email/Digital/Mail		
Lending														
Consumer Loan Targets	4,545	HELOC/Installment	Mail/Email/Digital			Mail/Email/Digital			Mail/Email/Digital			Mail/Email/Digital		
Business Loan Targets	2,961	Business Loan/LOC	Mail/Email/Digital			Mail/Email/Digital			Mail/Email/Digital			Mail/Email/Digital		

How to Drive Profitable Results with Data

Assess → Plan → **Act** → Track

Using Creative Best Practices





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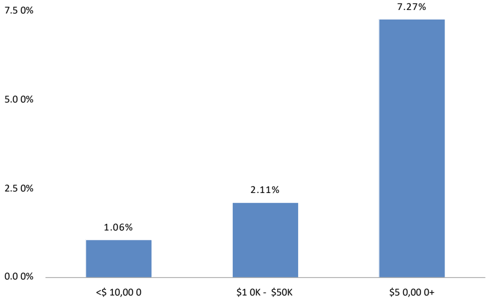
How to Drive Profitable Results with Data

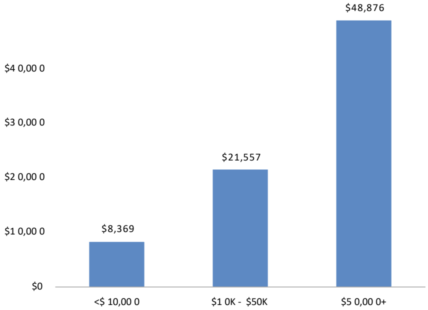
Assess | Plan | Act | **Track**

Tracking the Full Path to Purchase

- Target households selected based on **capacity** and **propensity** factors.
- **Awareness** and **engagement** are indicated by **impression** and **click** activity.
- **Purchase response** tracking matches specific accounts opened by the specific target households that fit the response criteria only within the campaign tracking window.
- **Retention and growth** will grow beyond the tracking window as accounts fund up & overall penetration of households improves which enhances loyalty and retention.

Campaign Tracking – Response and Balance by Pre-Campaign Deposits





Source: OptimaFI Tracking Norm Database built on >100 million marketing contacts

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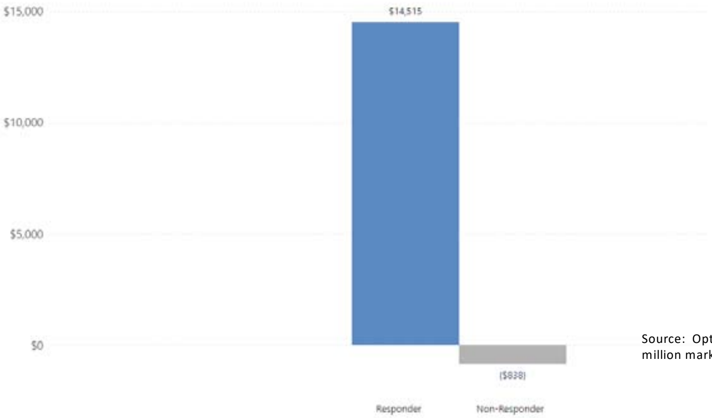
Campaign Tracking – HH Net Change in Deposits



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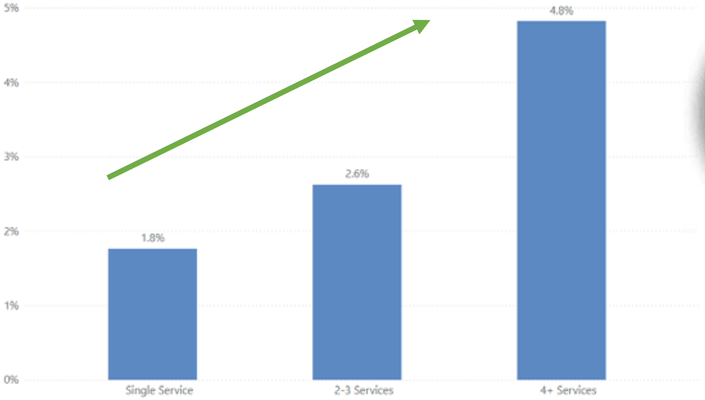
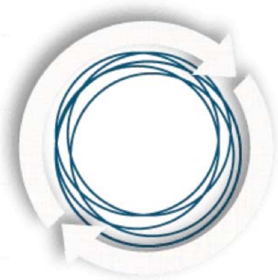
Campaign Tracking – Response by Penetration





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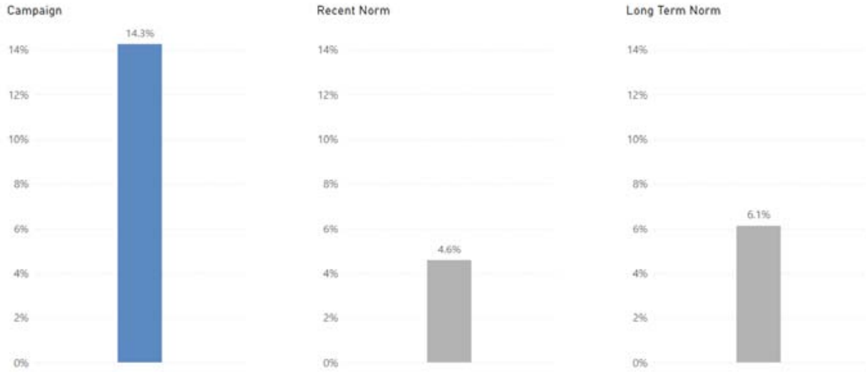
Campaign Tracking – Comparison to Peer Norm



Source: OptimaFI Tracking Norm Database built on
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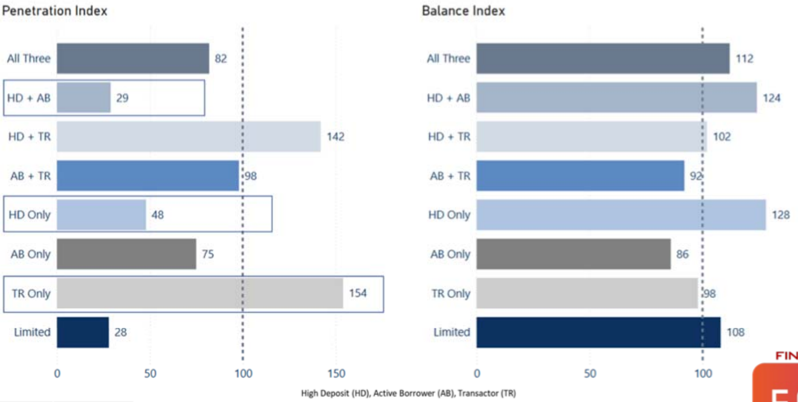
The Result

Case Study

FirstBank Opportunity Assessment - Identifying Gaps and Strengths



Assess Plan Act Track

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FirstBank Program Planning – Proforma Based Campaign Options

	Annual Campaigns	New Accounts	Average Balance	Total Balance	Contribution Impact	12 Month ROI	36 Month ROI
Checking Cross-sell	4	1,052	$13,245	$13,933,200	$715,122	444%	1305%
Checking Up-Sell	4	1,942	$6,856	$13,311,637	$823,706	239%	815%
Debit Card	4	4,457	$0		$445,656	100%	480%
Bus Checking	4	124	$15,010	$1,862,355	$93,105	275%	900%
Transactional	**16**	**7,574**	**$3,843**	**29,107,192**	**$2,077,589**	**234%**	**802%**
CD Cross-sell	4	7,668	$42,451	$325,531,248	$3,255,312	240%	815%
MM/Sav Cross-sell	4	2,765	$41,245	$114,026,257	$2,280,525	560%	1584%
Business Savings	4	336	$47,002	$15,799,566	$315,991	370%	1128%
Deposits	**12**	**10,769**	**$42,283**	**$455,357,071**	**$5,851,829**	**327%**	**1024%**
Homeowner Loan	2	534	$78,037	$41,667,488	$833,350	1149%	2997%
Non-homeowner Loan	4	2,206	$71,254	$157,158,018	$3,143,160	1040%	2736%
Business Loan	4	278	$148,617	$41,293,115	$825,862	1386%	3567%
Loans	**10**	**3,017**	**$79,578**	**$240,118,620**	**$4,802,372**	**1107%**	**2896%**
Cross-sell Total	**38**	**21,361**	**$33,921**	**$724,582,883**	**$12,731,790**	**432%**	**1278%**
Onboarding		676	$13,245	$8,954,084	$370,028	335%	1045%
Grand Total		**22,037**		**733,536,967**	**$13,101,818**	**429%**	**1270%**

Assess | Plan | Act | Track

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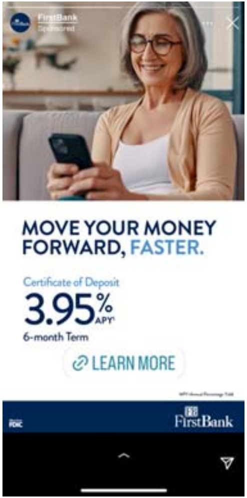
FirstBank Program – Creative Examples



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Assess | Plan | Act | Track

FirstBank Results - Summary Dashboard

Campaign	Start Date	End Date	Tracking Window	Targeted	Total Impressions	Responses	Response Rate	Response Balance	Halo Balance	Actual Mktg Exp	CPA
Checking Cross-sell	7/1/25	9/30/25	Closed	5,865	91,192	140	2.4%	$1,271,069	$5,159,148	$17,500	$125
Checking Upsell	7/1/25	9/30/25	Closed	12,435	236,396	251	2.0%	$1,762,577	$1,246,713	$31,375	$125
Debit Card	7/1/25	9/30/25	Closed	19,094	325,551	1,798	9.4%		$2,928,018	$89,900	$50
CD Cross-sell	7/1/25	9/30/25	Closed	29,477	605,833	739	2.5%	$44,100,911	$2,886,888	$110,252	$149
MM Cross-sell	7/10/25	9/30/25	Closed	9,905	193,049	133	1.3%	$13,527,837	$271,145	$33,820	$254
FirstUp Savings Cross-sell	7/18/25	9/30/25	Closed	22,783	461,230	308	1.4%	$1,755,393	$244,385	$4,388	$14
Installment Loan Cross-sell	7/1/25	9/30/25	Closed	36,491	760,846	606	1.7%	$58,330,341	$810,984	$75,750	$125
Checking Cross-sell	10/1/25	12/31/25	Closed	7,128	111,341	142	2.0%	$2,745,179	$5,077,013	$17,750	$125
Checking Upsell	10/1/25	12/31/25	Closed	13,504	232,250	207	1.5%	$1,844,834	$2,112,176	$25,875	$125
Debit Card	10/1/25	12/31/25	Closed	30,838	579,690	1,561	5.1%		$8,501,587	$78,050	$50
CD Cross-sell	10/15/25	1/14/26	Closed	33,497	579,296	1,197	3.6%	$87,127,710	$3,080,185	$217,819	$182
MM Cross-sell	10/2/25	12/31/25	Closed	9,915	176,266	20	0.2%	$2,890,295	$581,729	$7,226	$361
FirstUp Savings Cross-sell	10/1/25	12/31/25	Closed	24,992	458,326	264	1.1%	$1,252,097	$714,712	$3,130	$12
Installment Loan Cross-sell	10/1/25	12/31/25	Closed	39,595	726,070	582	1.5%	$72,151,518	$702,056	$72,750	$125
Totals to Date				**803,977**	**11,507,884**	**19,514**	**2.4%**	**$656,385,270**	**$61,631,250**	**$1,615,586**	**$83**
Year 1 Totals				**359,728**	**5,970,548**	**11,566**	**3.2%**	**$367,625,509**	**$27,314,511**	**$830,000**	**$72**
Year 2 Totals				**295,519**	**5,537,336**	**7,948**	**2.7%**	**$325,894,700**	**$38,044,033**	**$910,592**	**$115**

Assess Plan Act Track

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Summary Results & Outcomes

- Campaigns running from **September 2024 to January 2026, were executed through various channels**, including Facebook, Instagram, IP targeted display ads, email, and direct mail, creating a **cohesive experience for the audience.**
- After 5 quarterly campaign cycles, program has delivered:
  - Awareness **– 11.5 Million Impressions**
  - Response – **2.4% Response Rate**
  - Purchase – **19,514 Target Responses**
  - Funding - **$656.3 Million Response Balances**
  - Single Service - **37.5% of responders were single service HHs** (became multi-service)
  - Effective Cost - **$83 average cost per account**

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FirstBank Program – ROI Tracking

FirstBank
Campaign ROI Calculation
Campaign Timeframe: 9/16/24-1/14/26

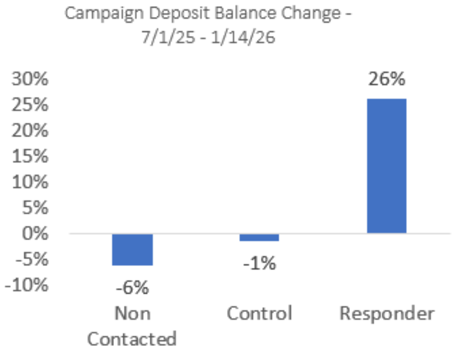
Account Type	New Accounts	Average Balance	Total Balances	Total Halo Balances	Acct Acq Cost	Eff Cost per Acct (CPA)	Contribution Impact	12 Month ROI	36 Month ROI
Checking Cross-sell	1,578	$10,784	$17,017,933	$19,534,632	$197,250	$125	$1,002,507	408%	980%
Debit Card Cross-sell	8,350			$22,831,975	$350,200	$42	$835,000	138%	332%
CD Cross-sell	4,645	$60,730	$282,088,917	$9,372,642	$616,421	$133	$2,820,889	358%	858%
MM/Sav Cross-sell	2,027	$40,959	$83,023,479	$7,233,208	$164,964	$81	$830,235	403%	968%
Loans Solutions Cross-sell	2,914	$94,116	$274,254,941	$2,658,657	$286,750	$98	$5,485,099	1813%	4351%
Grand Total	**19,514**	**$33,637**	**$656,385,270**	**$61,631,114**	**$1,615,585**	**$83**	**$10,973,730**	**579%**	**1390%**

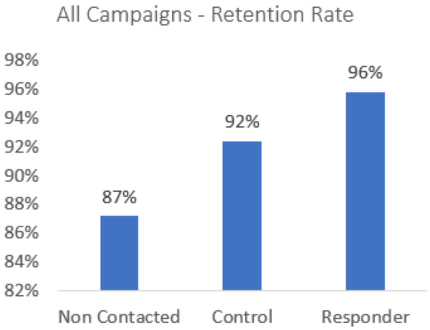
Assumptions (spread based on total balances, fees based on per account)

Checking	
Spread	4.50%
Fees	$150
Debit	
Interchange	$100
Deposits	
Spread	1.00%
Loans	
Spread	2.00%

Assess Plan Act Track

FirstBank Program - Performance vs. Control





Assess Plan Act **Track**

Let's Recap

- Used data analytics as a predictor of customer needs / behavior (1000's of anonymized FI data sets)
- Identified and rank my bank's gaps/opportunities for growth
- Matched my bank's gaps/opportunities with strategic needs
- Created a predictive proforma
- Used predictive analytical methodology to estimate results
- Executed omni-channel marketing plan
- Tracked measurable results to drive efficient and effective relationship expansion

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Are Your Marketing Programs Driving 570+% ROI?

It CAN be done!

ACTION ITEM #1

LEVERAGE your DATA to drive marketing insights and targeting decisions.

ACTION ITEM #2

Start your process:
ASSESS,
PLAN,
ACT,
TRACK.

ACTION ITEM #3

Show leadership team that Marketing can be an INVESTMENT, not expense. Drive measurable ROI.

ACTION ITEM #4

Learn how for FREE. Come up after, for a complimentary Opportunity Assessment.


Questions?
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Thank you!

SEAN SANCHEZ
EVP, HEAD OF CLIENT SERVICES

sean.sanchez@firstbankonline.com
205-234-7455

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