

CASE STUDY

What a Rebrand is Actually Worth.

33 years of FDIC data. One decision that changed everything.

In 2017, a bank came to us with a clear ask: build us a brand that matches where we're going, not where we've been. At the time, they had \$160 million in assets, three consecutive loss years behind them, and a brand that communicated a dated past more than a bright future.

Mabus Agency created a brand with an audacious goal: establish the foundation that will keep us independent and increase our value.

Nine years later, the results are staggering. When you compare the same time span pre-rebrand (2008–2016) to the post-rebrand timeline (2017–2025), you see increases across every meaningful metric.

- Average annual assets more than tripled in growth rate.
- ROA thundered out of the ditch from below 0.5% to 1.40%.
- Net income more than doubled — 2.6 times the pre-rebrand average.
- Both deposits and loans followed the same arc.

And all of this created more profitability for the bank. No new branches. No acquisitions.

Below you will find graphs that track several growth metrics. We plot the trajectory as it would've extended without a rebrand, comparing it to post-rebrand trajectories. These massive jumps equal profitability — to the tune of somewhere between \$5–6 million (using standard yield metrics). That's a substantial return for a \$700,000 investment in brand strategy, visuals, messaging, and physical implementation.

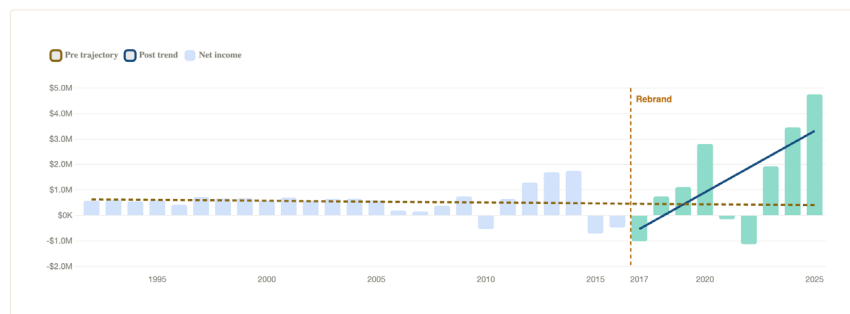
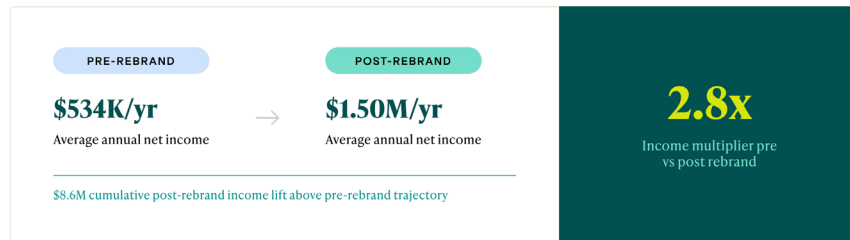
Are you looking to grow your bank's value? Remain independent? Perhaps you should take another look at rebranding your institution in a way that matches the strength of your banking services, better engages a modern audience, and impacts your bottom line.

We know how.

PERFORMANCE DATA 2008 TO 2025

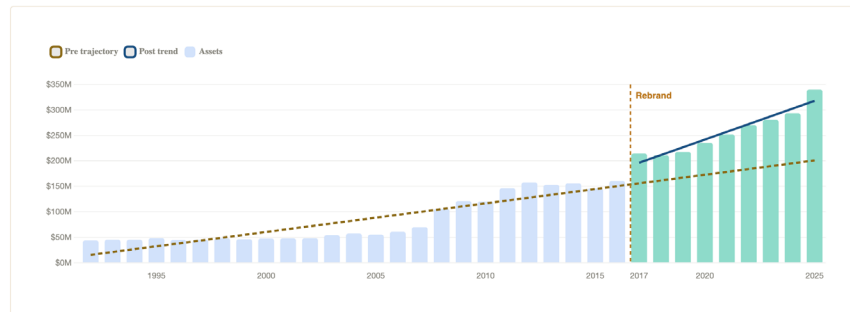
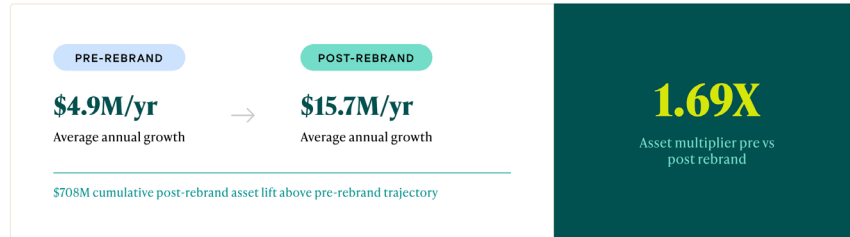
01 - Net Income

For most of its history, this bank's income was flat — modest, consistent, unremarkable. It began to climb in the early 2010s, then stumbled into two consecutive loss years that signaled something needed to change. The rebrand launched in 2017. The bank climbed out of the red and posted its strongest income years on record in 2019 and 2020, then the pandemic hit, pushing it back into the negative. It didn't stay there. The bank surged back with another record year in 2023, then broke that record in 2024, then broke it again in 2025. Cumulative net income over the nine post-rebrand years exceeded the pre-rebrand projection by \$8.6 million.



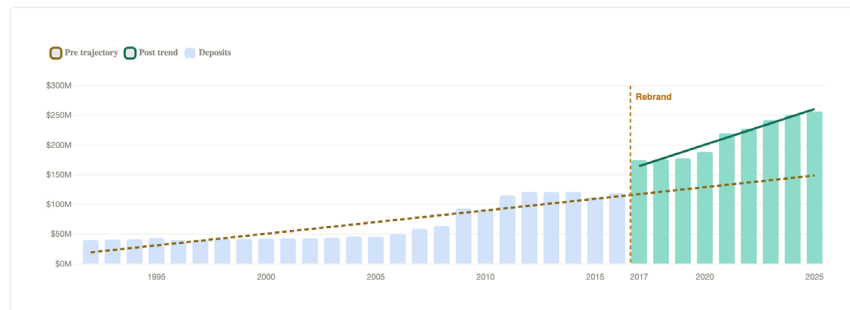
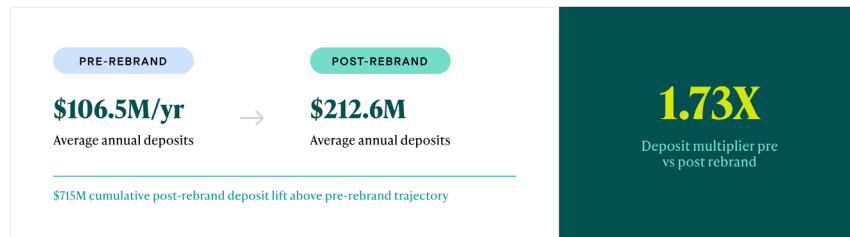
02 - Assets

Asset growth was steady pre-rebrand, but the scale tells the story. After the rebrand, total assets jumped immediately and kept climbing—from \$160M to \$340M in nine years. Even accounting for the growth trend already underway in 2008, the post-rebrand trajectory is operating at a fundamentally different level. The dashed line shows where the bank was headed. The bars show where it went.



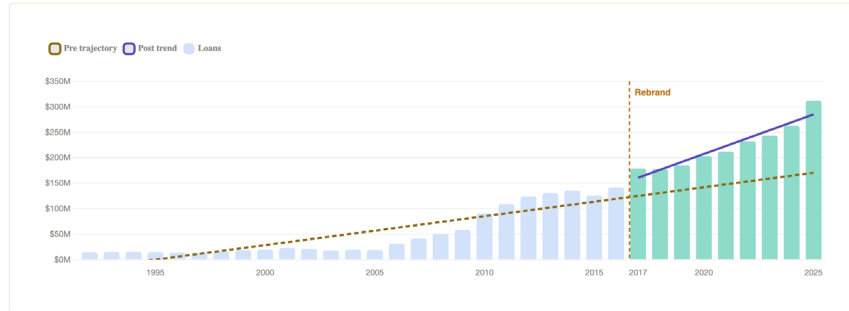
03 - Deposits

The jump in 2017 is visible. Deposits don't move like that without a reason, and they don't sustain growth year after year without continued community confidence. After the rebrand, deposits grew every single year and now sit \$108M above where the pre-rebrand trajectory projected by 2025.



04 - Loans

Loans were the bank's strongest pre-rebrand metric. The gap here is the smallest of the four. But a gap still exists, and it widened every year. By 2025, loan volume of \$311.7M sat \$141M above the pre-rebrand projection for that year, with cumulative outperformance of \$677M across the nine post-rebrand years.



All data sourced from FDIC records. FDIC reporting begins 1992 — the earliest available data for this institution. Trend lines calculated using linear regression. Pre-rebrand trajectories extended forward as counterfactual projections. 2017 classified as post-rebrand year. Correlation does not establish causation. ROI estimates based on 1.0% community bank ROA benchmark.