

# Commercial Banking: Solutions for Retail

Develop strategies to build deposits, increase loan market share, and expand your margins.



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**S&P Global**

Market Intelligence

# Not all information is important. Some of it is vital.

We understand that the challenges of today's banking industry require faster, smarter decisions. That's why we provide the essential intelligence you need to analyze your peers, make confident pricing decisions, and develop data-driven strategies to achieve your goals. Our suite of tools are designed to provide the critical insights you need to build deposits, increase market share, and expand your margins.

## Boost pricing strategies

S&P Global Market Intelligence provides the detailed pricing data you need to make more informed pricing decisions, so you can win new business, meet corporate goals. The Market Intelligence platform tracks branch-level rates for over 75% of banks and credit unions in the U.S., offering insight into local competitors, market rate leaders, and national pricing trends.

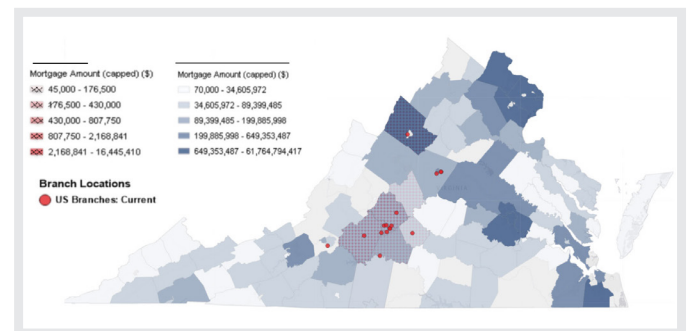
You can analyze rate data on mortgages, consumer loans, deposits, and credit cards for banks with more than \$100 million in assets - including more than 100,000 branch locations. Our unmatched insight into market dynamics presents rates alongside real-time bank and credit union branch trends, deposit market share, company financials, news, and M&A coverage. You can also track specials, advertised or otherwise, for any product offered by financial institutions where we provide depository rates.

3 Yr CD - \$10k			
RANK	RATE GROUP MEMBER	APY (%)	CHANGE (ACTUAL)
1	General Electric Employees FCU	1.60	0.60
2	DuPont Community CU	1.46	0.46
3	University of VA Community CU	1.40	0.00
4	Bank of the James	1.00	0.00
4	Carter Bank & Trust	1.00	(0.10)
Rate Group Average **		1.29	0.19

## Monitor growth opportunities

Whether you're looking to expand or consolidate, our market analysis tools equip you to evaluate the effectiveness of your current branch network and help identify the best opportunities for revenue growth. Optimize your strategy with detailed data on historical branch performance and in-depth interest rate data, deposit, and mortgage market share information of your peers.

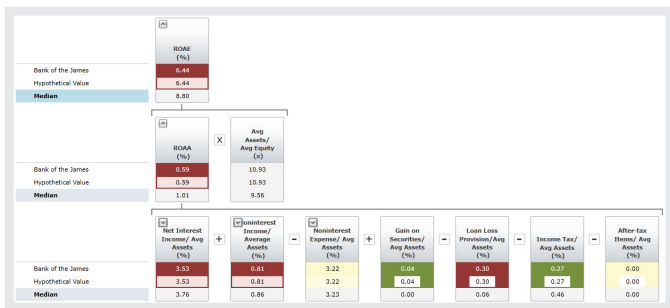
Monitor performance by region with comprehensive data on individual markets, including consumer and business demographics integrated with deposit market share and interest rates. Quickly compare yourself against your peers, including credit unions and non-bank lenders, and analyze their impact on your business results with predefined or customized peer groups. Rely on our sector-focused news for exclusive and timely coverage of the critical trends and activities driving the markets.



## Outperform your competitors

The Market Intelligence platform gives you instant access to profiles on a wide-range of U.S. financial institutions. You'll gain timely and fully customizable data and tools that can help you understand your current performance and optimize your future strategy.

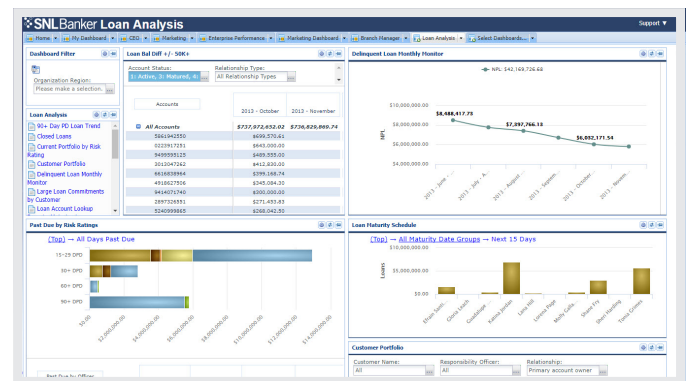
Conduct peer analysis to identify your competitors and track their performance using operational metrics. Our dynamic Peer Analytics tool allows you to score and rank peers using several metrics at once. News and research provides insight on the impact of out-of-market lenders, nonbank lenders, and credit unions in the marketplace so you stay on top of the changing competitive landscape.



## Drive value with your internal data

SNL Banker is our intuitive reporting solution that offers retail bankers a single view of their internal data. Gain a 360 degree view of profitability and margins with the integrated reporting options available. Our time-saving tools seamlessly integrate data from your internal systems into our data warehouse to provide you with a single view of your organization that will help you improve performance, manage risk, and automate reporting efforts.

Make better operating decisions and course corrections, faster. Utilize daily reports on volume and pricing to monitor performance at the bank, branch, and individual levels. Get daily feedback on operation's impact on net interest margin (NIM). Pinpoint opportunities to develop deeper customer relationships, understand product usage by household, overlay customer demographics on your customer base, and get a clearer picture of where opportunity exists.



## About S&P Global Market Intelligence

S&P Global Market Intelligence combines broad data, powerful analytics, and deep banking-sector intelligence to give our clients unrivaled insight into the companies and markets they follow.

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