Commercial Prospecting
A powerful prospecting tool for smarter commercial lending

S&P Global
Market Intelligence
An innovative loan prospecting solution

You can’t seize the right opportunities without the right information, and maximum pipeline growth potential requires deep insight into your markets. Our Commercial Prospecting solution helps you efficiently identify lending opportunities with extensive intelligence on commercial real estate (CRE) and commercial and industrial (C&I) loans.

With detailed insight into the number and size of opportunities available, you’ll be better equipped to determine resource needs, set sales targets, and manage accountability. Analyze your commercial lending market share against your peers to see how you stack up in the market. Drill down into your competitors’ lending activities to help guide your product, operations, and marketing strategy.

Customize prospecting to fit your strategic goals

Commercial Prospecting allows you to easily screen CRE loans and C&I liens to evaluate lending opportunities. Get a clear picture of outstanding loans in the markets that matter to you, then hone in on your prospects by preferred property type, loan size, geography, owner-occupied status, and more. Additionally, identify non-mortgaged commercial properties to further support your commercial banking prospect strategy. You can utilize the tool for acquisition due diligence, or targeting a seller’s portfolio when acquisitions are announced.

Capture the right opportunities with:
- In-depth property and mortgage data for 25 million CRE properties, with 15 million business listings (90%+ U.S. CRE market coverage)
- C&I liens available via Uniform Commercial Code (UCC) filings for 46 states
- Monthly updates of new, updated and terminated lien activity

Empower your outreach with extensive intelligence

Once you’ve identified properties, mortgages, and C&I loans, our web-based tool provides the matching business details and contact data for key decision-makers, allowing you to understand whether you are capturing the complete relationship. You can then export these reliable lead lists from the Market Intelligence platform to power your internal lead systems and accelerate your workflow. With our integrated solution, you can spend less time doing prospect research and more time making contact and having productive conversations.

Stated coverage available as of October 2017.
Community bank sets itself up for CRE lending success

An example of how the Commercial Prospecting solution can be used in practice can be seen by looking at the experience of one community bank that identified commercial real estate lending growth as a high priority in 2016. In order to be successful, the bank's Chief Strategy Officer wanted to:

1) Simplify the prospecting process for new loans
2) Gain deeper insight into lending markets to confidently hone in on new opportunities

Prior to subscribing to Commercial Prospecting, the bank built its new business in a number of ways, including referrals, community events, marketing, and by purchasing marketing lists from third-party vendors. Unfortunately, the quality of the leads and the validity of the data was often unreliable and offered little insight into the current financing of a loan prospect.

With Commercial Prospecting, the bank no longer needed to purchase third-party lists, and was confident that the data was reliable. With a quick search, prospects can be targeted and prioritized based on key information like current mortgage information, type of property and other properties owned by the same owner – a process that used to take at least 20 minutes per lead, now takes seconds.

The bank can also quickly and easily understand the commercial lending portfolios of competitors to identify which markets and types of properties offer prime opportunities for their lenders. Previously, lender goals were based on an estimation of the opportunity within their markets. Now, the strategy team can reliably pinpoint the value of loan potential in a given market and realistically align lender goals accordingly.

Smart lending starts with reliable data

With Commercial Prospecting, you have precisely what you need to:

- Grow your CRE and C&I loan portfolios
- Identify owner-occupied properties to grow C&I loans
- Expand commercial market share
- Enter new markets
- Understand competitor lending
- Evaluate lost opportunities
- Perform due diligence during an acquisition
About S&P Global Market Intelligence

S&P Global Market Intelligence integrates financial and industry data, research, and news into tools that help track performance, generate alpha, identify investment ideas, understand competitive and industry dynamics, perform valuation, and assess risk.

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