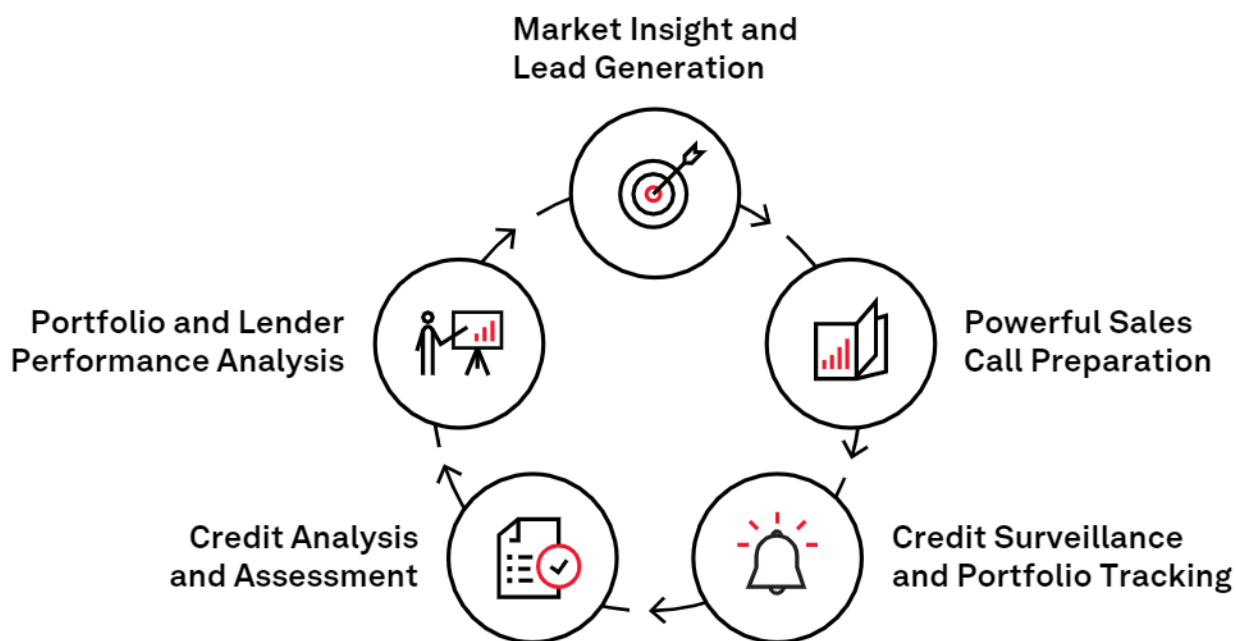**S&P Global**
Market Intelligence

There's lending, and there's intelligent lending.

Identify profitable opportunities with our essential solutions for your commercial lending lifecycle.

Our suite of data-driven solutions help you capitalize on business and revenue opportunities at every stage of the lending lifecycle, from analyzing markets and identifying leads, to assessing credit risk and pricing loans, to monitoring your entire portfolio and drilling into lender and team performance.

Market Insight and
Lead Generation

Powerful Sales
Call Preparation

Credit Surveillance
and Portfolio Tracking

Credit Analysis
and Assessment

Portfolio and Lender
Performance Analysis

The tools to succeed in every stage of your lending lifecycle

Market Insight and Lead Generation

Inform your lending strategy with our market analysis solutions centered around commercial lending activity, local market characteristics, and bank-focused news and research. Leverage demographics and business listings to size your markets and prioritize initiatives. See how you stack up against the competition with commercial mortgage market share data or use our mapping tools to visualize your footprint.

Once you've set your strategy, our solution helps you pinpoint opportunities and execute on them. Screen for CRE and C&I opportunities that align to your lending strategy. Our prospect matching tool provides relevant business and contact details, so you'll have more time to make contact and close deals.

Powerful Sales Call Preparation

Market Intelligence's collaboration with Vertical IQ helps lenders prepare for successful sales calls with clients or prospects with in-depth industry profiles on 500+ industries and local economic data on 300+ MSAs and 3,100+ counties across the U.S. Call-prep sheets give you quick access to relevant industry highlights, including questions to drive conversations. The integrated workflow allows users to seamlessly link from businesses on the Market Intelligence platform, directly to the corresponding industry on Vertical IQ, creating efficiency in prospecting and industry analysis.
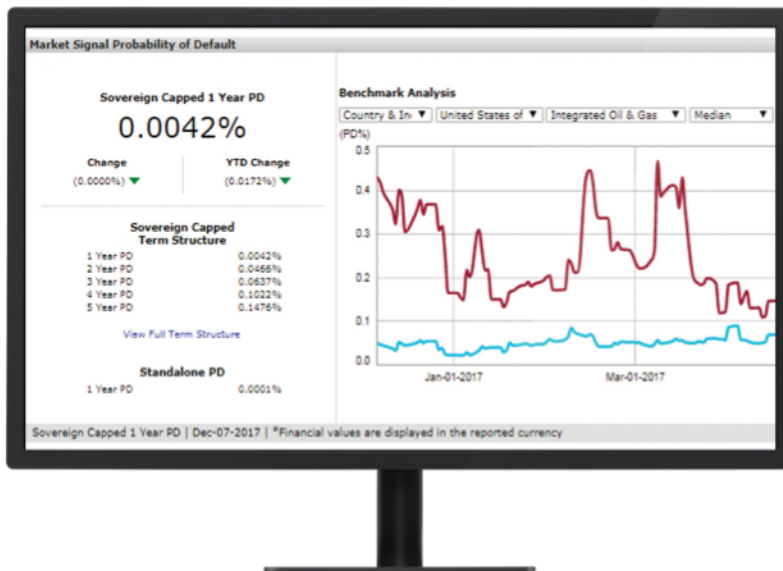
Credit Surveillance and Portfolio Tracking

Assessing your credit exposures and meeting regulatory requirements — including CECL (Current Expected Credit Losses) — doesn't have to be a burden. Our solutions can help you have more effective interactions with regulators. With vital data on over 4 million public and private entities, our credit risk analysis tools, and CECL solutions help you leverage historical, current and forward-looking information to determine expected loss estimates. Plus, you can estimate losses over the life of the loan (a CECL requirement). Our scoring solutions, coupled with more than 30 years of historical default, rating transition and recovery data, help you efficiently and reliably monitor risk.

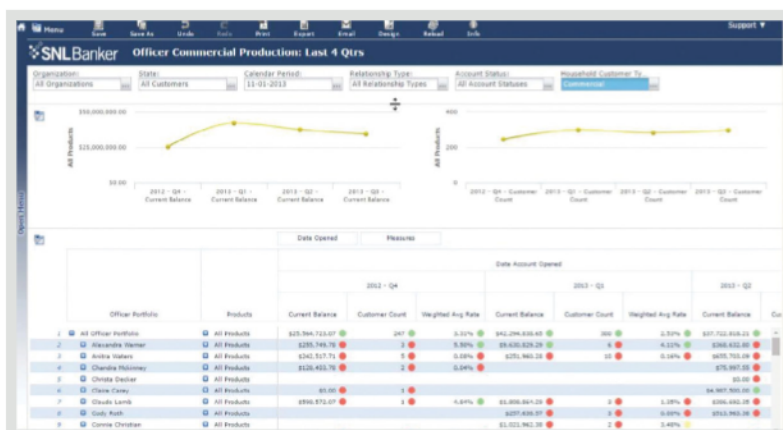## Credit Analysis and Assessment

Get a comprehensive view of the health of your portfolio with Credit Quality and Collateral Concentration dashboards. Drill down to highlight areas of potential risk within your own portfolio, to proactively mitigate those risks. Track your existing portfolio and activate alerts to notify you of changes to your risk exposure. Easily monitor your existing portfolio for upcoming renewals to equip your relationship managers for data-driven renewal and repricing conversations.

You can also identify weakening credit and strengthen surveillance with a range of quantitative models that generate short, medium, and long-term credit and probability of default (PD) scores that are broadly aligned with credit ratings from S&P Global Ratings.

Portfolio and Lender Performance Analysis

Dissolve data silos and combine everything from your core processor, general ledger, loan origination systems, and more into one easy-to-use platform/data warehouse for simplified and consolidated reporting across finance and operations. Monitor and optimize the productivity of your lending teams with employee, branch, and regional scorecards. Drive incentive and performance reporting across management and down to your front lines.

About S&P Global Market Intelligence

At S&P Global Market Intelligence, we understand the importance of accurate, deep and insightful information. We integrate financial and industry data, research and news into tools that help track performance, generate alpha, identify investment ideas, perform valuations and assess credit risk. Investment professionals, government agencies, corporations and universities around the world use this essential intelligence to make business and financial decisions with conviction.

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), the world's foremost provider of credit ratings, benchmarks and analytics in the global capital and commodity markets, offering ESG solutions, deep data and insights on critical business factors. S&P Global has been providing essential intelligence that unlocks opportunity, fosters growth and accelerates progress for more than 160 years. For more information, visit www.spglobal.com/marketintelligence.

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