Commercial Banking: Solutions for Finance

Essential tools for strategic decision-making

S&P Global
Market Intelligence

Confusion has no place in your next business decision.

Finance professionals play an integral role in supporting company strategy though financial planning and analysis, financial risk-management, and credit decisions. S&P Global Market Intelligence offers an integrated suite of data and tools that provide resources vital to these roles. Use our data-driven solutions to create powerful reports and gain essential insight to drive your institution's performance and profitability.

There's an easier way to monitor the health of your balance sheet

Turn raw data into actionable intelligence with a 360 degree view of your profitability and margins. The SNL Banker data warehouse and internal reporting tool integrates with your bank's systems to help you understand drivers and trends so you can make proactive adjustments to strategy. Quickly analyze past due loans, loan loss rates, and collateral concentration to help manage risk and minimize surprises.

Utilize the robust data and analytical tools on the Market Intelligence platform to track metrics critical to a bank's success such as credit quality and concentration, liquidity, reputational risk, and Basel III capital.

Take the headache out of the budgeting & forecasting process

The streamlined instrument-level forecasting tool in the SNL Banker solution can take the pain out of your organization's budgeting process. Create more reliable forecasts, shorten your budgeting cycle, and budget to actual reporting scenarios at your institution. Leverage standardized regulatory financials on the Market Intelligence platform to create benchmarks and conduct trend analysis and set smarter budgets and goals.

Produce more robust reports in a fraction of the time

We help you meet the challenge of greater board and regulatory scrutiny. On the Market Intelligence platform access pre-built models to analyze key metrics including CAMELS indicators, deposit & loan composition, and executive compensation. Run hypothetical scenarios to show the impact of strategy on performance metrics such as Net Interest Margin (NIM) and Return on Equity (ROE).

Our automated solutions minimize manual preparation for board reports and regulatory examinations, with simple data export functionality into Microsoft® Office applications.
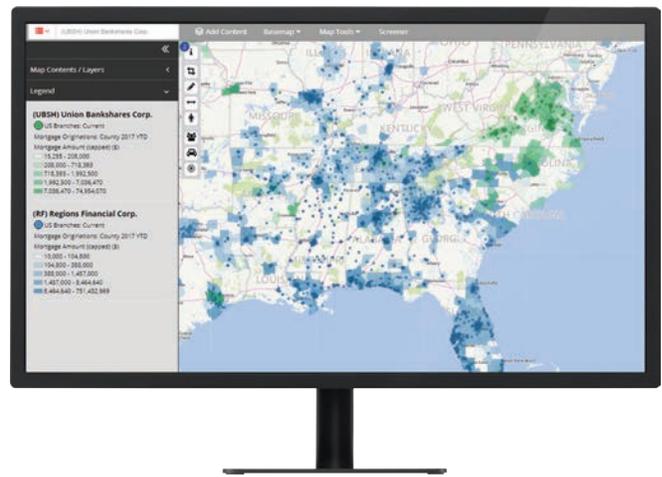
See how you stack up against the competition

Conduct peer analysis using Peer Analytics to identify your competitors and track their performance using financial and operational metrics. Utilize default peer report templates and peer groups, or build your own, then export presentation-ready charts. Our data is fully customizable, so you can focus on fine-tuning your balance sheet and improving your performance.

Get the full picture of your credit risk exposure

Easily monitor changing market conditions and the potential impact on your business with credit ratings and research from S&P Global Ratings via RatingsDirect®. Spend more time conducting analysis and less on retrieving credit ratings data with RatingsXpress on our powerful data feed solution – Xpressfeed™.

Reliably score and monitor potential risk exposure for the unrated companies in your portfolio with Credit Analytics' quantitative models that generate short-, medium-, and long-term credit and probability of default (PD) scores that are designed to broadly align with credit ratings from S&P Global Ratings.

Quickly screen M&A opportunities

When it comes to buying or selling a bank, or its branches, it's difficult to cost-effectively evaluate the market to ensure that the price is right. Our Merger Model allows you to run up to 50 scenarios side-by-side, and create pro-forma financial statements to assess opportunities. Equipped with financials from our bank and thrift database, and complete branch data and maps, you can quickly calculate deal values based on your assumptions.

Communicate effectively with Wall Street

Utilize our Investor Relations (IR) Solutions to drive investor engagement and effectively communicate your growth strategy. Our custom IR websites and IR Dashboards provide a 360-degree view of your universe alongside the market insight you need to present shareholders with essential intelligence. Rely on our Aftermarket Research product offering to keep in tune with what Wall Street is saying about your bank and your competitors.

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.

Screenshots are for illustrative purposes only. Coverage as of 10/17.

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