

A Streamlined Solution for Internal Analysis

SNL Banker allows community banks and credit unions to leverage their internal data as an asset.



Business intelligence that empowers you and your team

The SNL Banker solution drives performance at community banks and credit unions

Confusion has no place in your next business decision. We can help make the complex simple. SNL Banker is an intuitive reporting solution that offers community bankers simple streamlined tools, providing data and insights to inform your decision making. Our tools give you the essential intelligence you need to:

- Assess daily performance metrics and insight that provides the opportunity to course correct early
- Improve accountability and performance with performance monitoring views
- Identify areas of risk early
- Analyze opportunities to better focus key resources
- Performance coaching to help relationship managers optimize pricing to help increase profitability

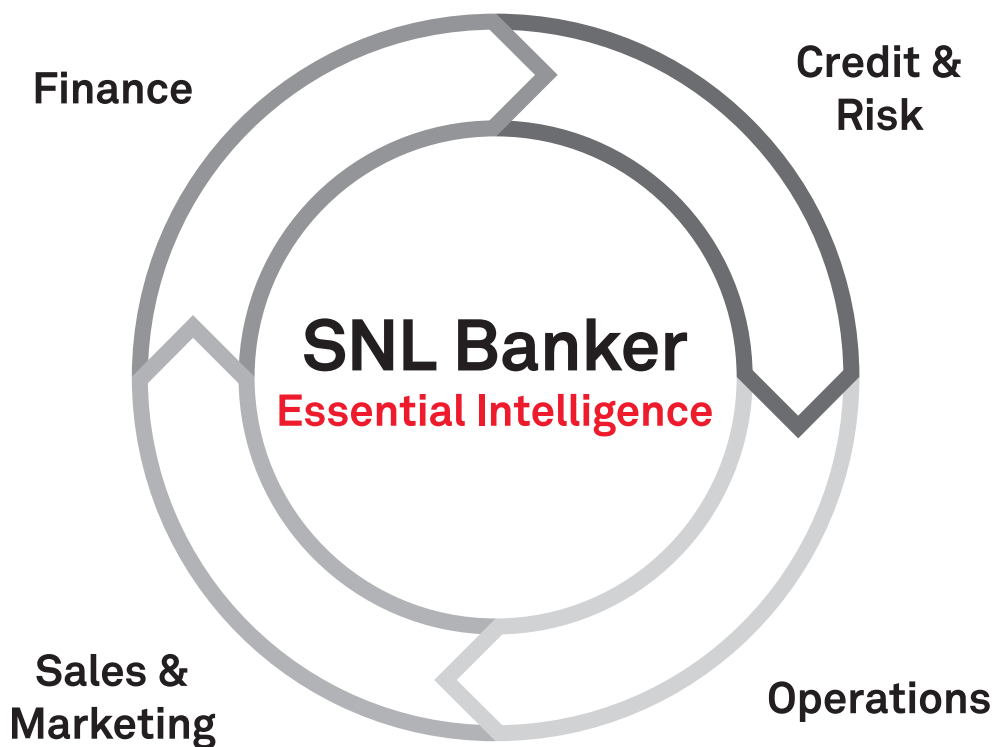
Our software-as-a-service solution, designed specifically with community banks and credit unions in mind, integrates seamlessly with your core processor and general ledger (GL) to give you greater financial and operational visibility. SNL Banker is the only solution that combines a data warehouse with a dashboard reporting and analytics console. Compared to manual collection, you'll enjoy a significant reduction in the amount of time required to produce reports based on core and GL information. Our streamlined, role-based reporting solution provides point-and-click reports for every aspect of your business, freeing your team up to act on report analyses, grow portfolios, build relationships, and boost your bottom line.

What's included in a subscription to SNL Banker?

You'll get 40 pre-built framework reports that will help your team hit the ground running. Access a wealth of valuable standardized reports, including:

- Balance sheet and income statement
- Rate/volume
- Core account details
- GL transactions
- Deposit decay and loan runoff
- Portfolio concentration
- Deposit and loan growth

Beyond your out-of-the-box reports, our intuitive interface provides you the capability to create custom self-serve reports and dashboards. Enjoy daily updates of GL and core data, allowing you to monitor performance on a daily, weekly, monthly, quarterly and year-to-date basis. The best part is that your daily data automatically populates your reports.



Empower employees with actionable intelligence

Making informed decisions is challenging without real-time insight into institution, client, and employee performance. Leverage role-based dashboards to empower your team with the visibility to identify problems and provide the accountability to solve them. Report templates include:

Finance and Accounting

- Management and board reporting
- Rate volume analysis
- Drill down to GL transactions
- Consolidations and eliminations of entities
- Branch performance
- Financial performance metrics
- Forecasting

Sales and Marketing

- Production reports
- Closed accounts and attrition
- Product penetration
- Enhance target marketing, cross sell, and campaign planning
- Customer demographic data and householding
- Branch and officer performance scorecarding

Credit and Risk

- Past-due, loan loss and charge-off analysis
- Changes in balances and yields
- Concentration reporting and analysis
- Portfolio trends and risk indicators

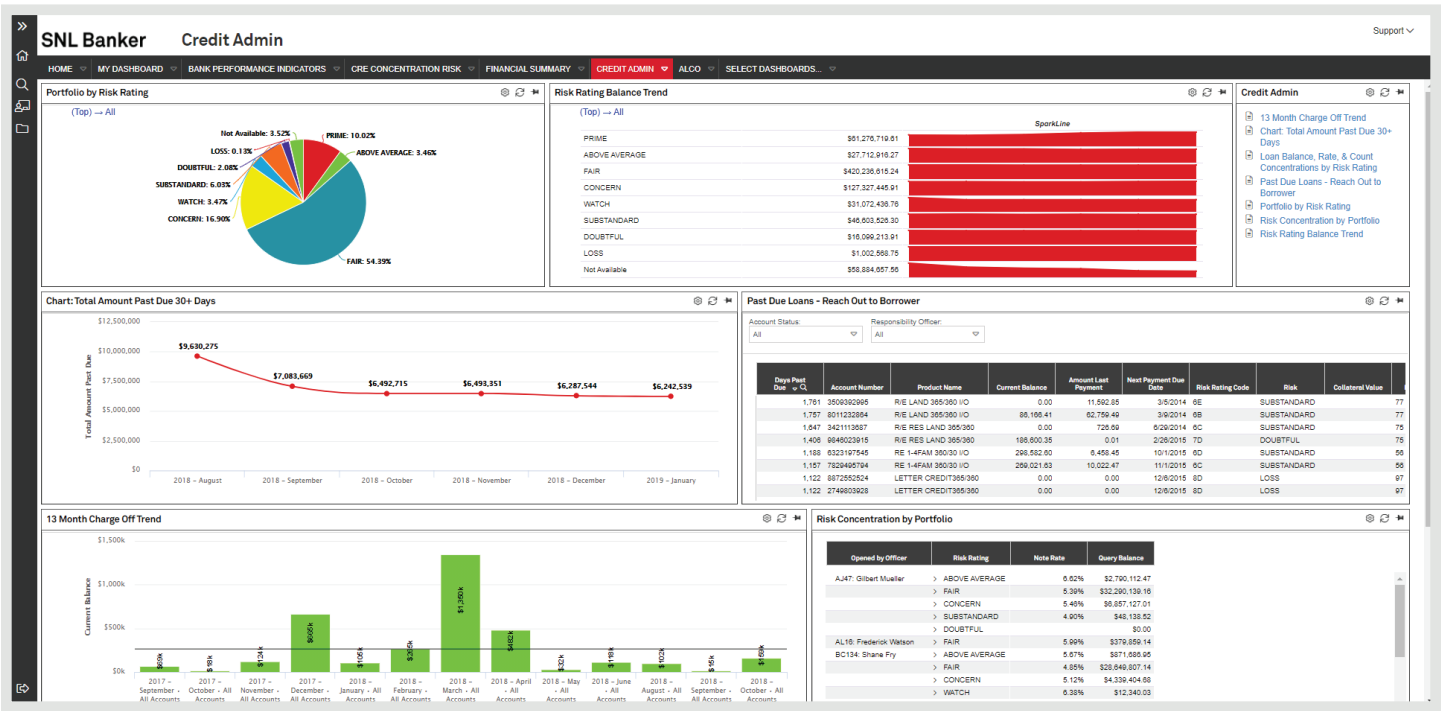
Operations

- Compliance and board reporting
- Employee/department/region scorecards
- Service management
- Exception quality control reporting
- Service charge opportunities



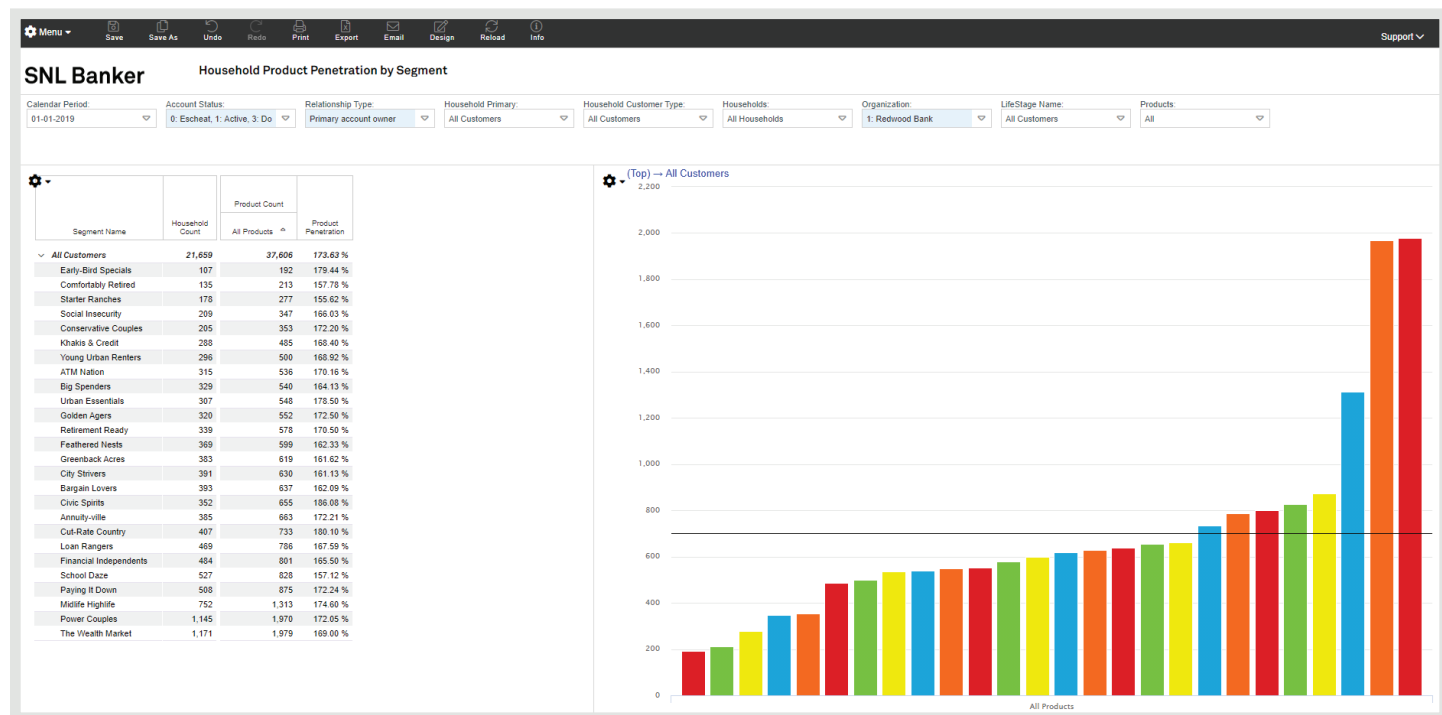
Understand drivers, trends, and monitor risk

Delayed reactions to market opportunities diminishes your ability to impact margin and spread performance. In today's information-based economy, decision making needs to be faster than ever. SNL Banker provides daily insight so you can understand drivers and trends immediately instead of waiting on month-end manual reports. Easy analysis of past due loans, loan loss rates, and collateral concentration help to reduce risk and minimize surprises leading to a strong balance sheet and improved performance.



Target the best prospects

With limited marketing budgets and increasing pressure to meet sales quotas, promoting the right product to the right customer is critically important. The SNL Banker solution lets you integrate your customer profiles with Nielsen's P\$YCLE Segmentation data and identify customer households, so you can understand purchase behavior and target your best prospects to improve close-rates and cross-sell ratios. Effectively identify your most profitable segments with clear insights into your customers' preferences.

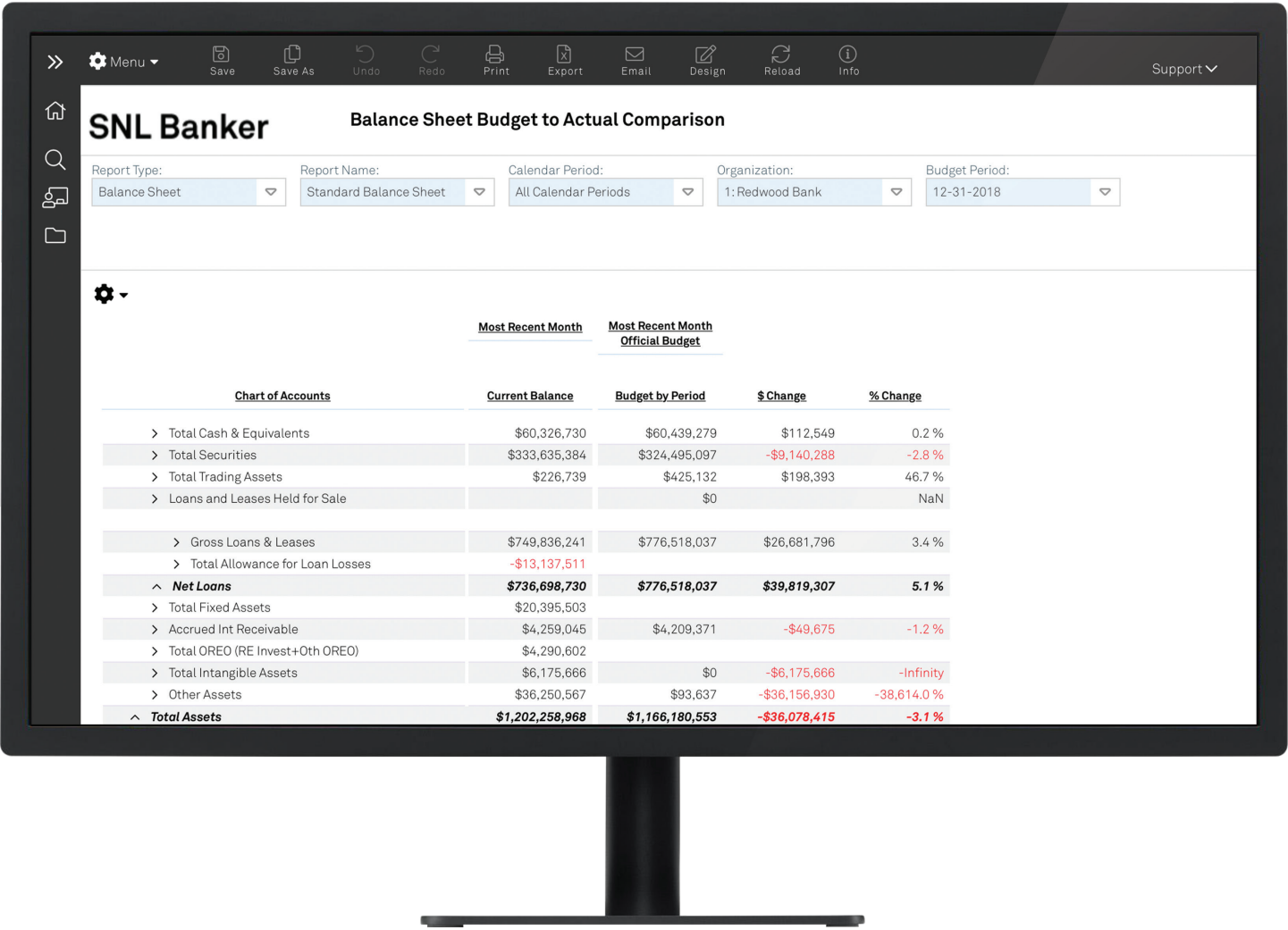


Generate more accurate forecasts and monitor performance to budget

It's not possible to predict the future, but with the SNL Banker solution you can quickly generate detailed forecasts. Our intuitive SNL Banker budgeting tool automatically pulls in up-to-date performance metrics from your general ledger and core, meaning you spend less time manually entering data. You can project account balances for all product types at a branch, region, and institution level and automatically publish your budgets and forecasts for budget- to- actual analysis. Daily and monthly insight into performance to budget helps your teams understand their performance and optimize results.

Expertise

To us, client service isn't just a call center. It's finding creative solutions at every level. As ur client, you can expect exceptional service and training from a seasoned team of support analysts who will help you maximize the value of our solution. Our advisors, business intelligence analysts, data warehouse developers and product managers are committed to delivering exceptional service and training. Our goal is to help you optimize the value you're getting from SNL Banker.



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.

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