

RateWatch plus S&P Global Market Intelligence: Defining Essential Intelligence.

We're excited to combine the power of RateWatch's robust interest rate and fee data sets with the Market Intelligence platform and comprehensive banking data. As we move through the process of integrating RateWatch tools with the S&P Market Intelligence platform, multiple services are available directly through RateWatch. Discover powerful tools to help you grow your business.

Substantial Product Coverage

- Hundreds of deposit and loan products.
- Rates, fees and account details.
- U.S. banks and credit unions of all sizes.
- Retail and business product information spanning two decades.
- CDs, savings, checking, money market, auto loans, home equity loans and mortgages.
- Multiple terms and/or dollar tiers available.

Enhanced Pricing Strategies

- Nearly 100,000 branch-level locations tracked in the U.S. offering insight to local competitors, market rate leaders and national rate trends.
- Fee data comparisons for service charges and comprehensive product details.

Customize your Reporting

- Options for frequency, delivery, and data specifications for complete market comparison.
- Over 20 reports that can be customized with 2,500+ categories/tiers, 300+ loan categories and 1,000+ fees.

Deposit Reporting: Comparisons for strategic pricing decisions

Retail

- Retail Deposit Rate Report
- Internet Banks Retail Deposit Rate Report
- Historical Rate Report

Business

- Business Deposit Rate Report
- Business Interest Checking Rate Report
- Business CDs

Bonus Reports

- Market Averages
- Market Summary
- Money Rates

Loan Reporting: Solutions to analyze market positioning

Retail

- Consumer Loan Rate Report – *Over 60 data points*
- Mortgage Rate Report – *Over 25 data points*
- Historical Rate Report

Competitive Analysis: Expanded industry assessments beyond rates

Product Analysis

- Deposit Product Analysis
- Expanded Retail Fees plus Checking Analysis
- Cash Management Fees plus Checking Analysis
- Online/Mobile Banking Product Analysis

Fee Reporting: Tools to maximize non-interest income

Retail

- Expanded Retail Fees Report – *Over 100 data points*
- Loan Fees Report – *5 common categories*

Business

- Cash Management Fees Report – *Over 60 data points*
- Small Business Fees Report – *Over 50 data points*

RateWatch

S&P Global

Market Intelligence

About RateWatch + 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. RateWatch and S&P Global Market Intelligence have joined forces to provide a single source for interest rate data and analytics. Our comprehensive banking solutions combine RateWatch's robust interest rate data sets with the Market Intelligence platform for an unparalleled offering. We are committed to providing powerful solutions to banks and credit unions of all sizes. For more information, visit spglobal.com/RateWatch.

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