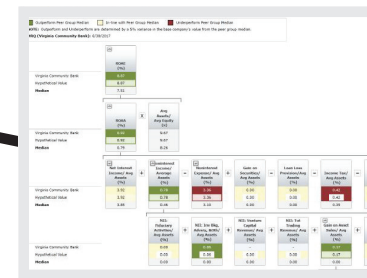
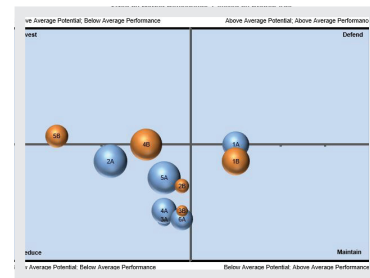


Evaluate opportunity, risk & performance

MARKET ANALYSIS

- Customizable branch maps
- Radial/drive time analysis
- Financial product demand
- Claritas demographics
- Deposit market share
- Business listings
- Mortgage market share

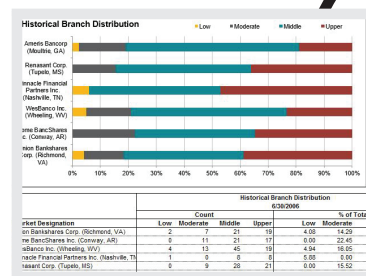


PEER BENCHMARKING

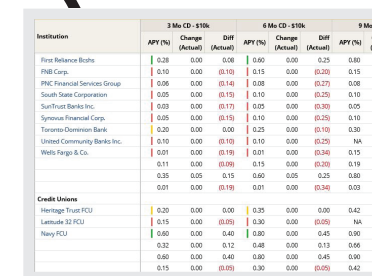
- GAAP & call report financials
- Customizable peer groups
- One-click trend charting
- Custom templates

REGULATORY REPORTING

- Regulatory news coverage
- Regulation F reporting
- Deposit stress-testing
- Loan portfolio analysis
- CRA designations
- Investor relations services



S&P Capital IQ Pro Platform

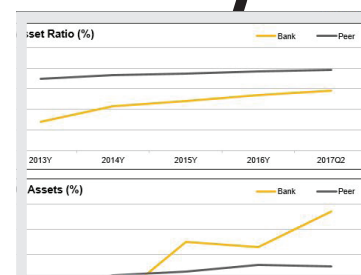
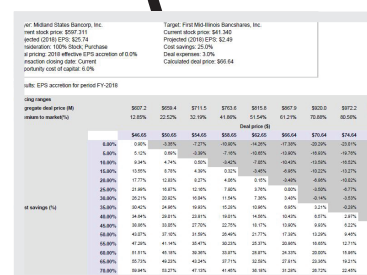


INTEREST RATE REPORTING

- Deposit, consumer loan and mortgage rates
- Net interest margin analysis
- Unlimited rate and market coverage
- Rate specials

M&A AND VALUATIONS

- M&A deal tracking & analysis
- Bank valuation model
- Earnings estimates
- Merger model



BOARD REPORTING

- One-click presentation creation
- ROAE performance analysis
- Y-9, call report, UBPR analysis
- Peer benchmark charting
- CAMELS indicators



RISK MANAGEMENT

- Deposit/loan composition
- Asset quality reports
- CAMELS analysis