

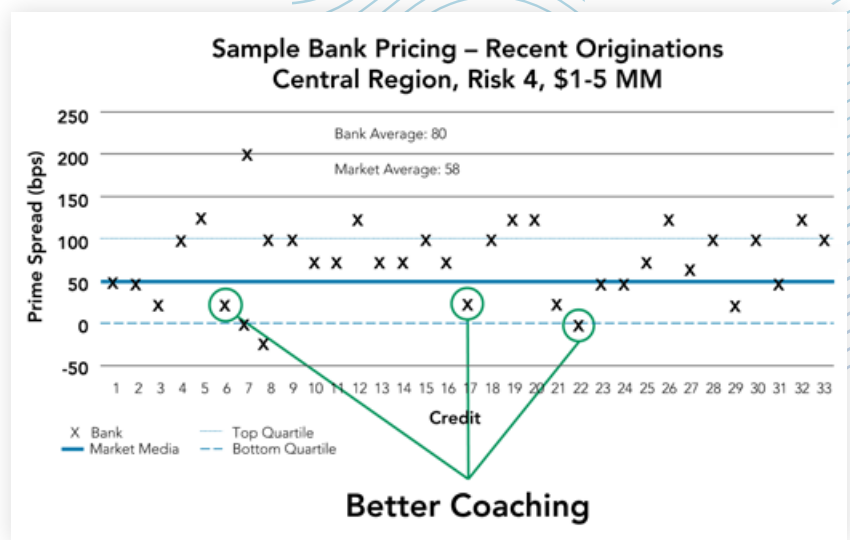
Market Insights: Drive Commercial Relationship Profitability with Impactful Intelligence



Today's banks and credit unions are finding it harder than ever to achieve their commercial portfolio growth, asset quality, compliance, and cross-sell goals—and it's because they don't have accurate or timely access to competitive commercial relationship pricing data, resulting in poor pricing decisions that drive lower profitability at both the deal and portfolio level. Unreliable competitive pricing information, little to no guidance around building primacy, and a limited view of your market position are all key contributors to your relationship profitability challenges—and they're costing you big time. Stop flying blind and take control over your relationship pricing strategy today.

Introducing Market Insights

Through tailored portfolio analyses, comparison mapping, real-time coaching, and comprehensive guidance on spreads, fees, and cross-sell opportunities, Market Insights empowers your entire deal team to closely evaluate your competitive positioning and uncover key areas of growth through insights tailored to each portfolio—helping you win, deepen, or expand deals no matter the market reality.



Unparalleled Data and Expertise

Market Insights is built from the largest commercial lending dataset in the U.S., and when combined with our deep expertise in commercial banking, we've driven strategic engagements with half of the top 20 banks in North America. Our key credentials include:

- Commercial pricing data including **\$1T in loans, \$615B in deposits, and \$6B in fees**
- Wide ranging industry coverage with **76% (1600+) of NAICS codes represented**
- Robust banker data across more than **23K bankers and 4.5M relationships**



Vital Intelligence for the Right Constituents at the Right Time

Market Insights aligns deal team members, supports better pricing discussions, and benefits your relationship pricing function from end-to-end:

- **For executives** – Helps executives drive revenue growth and increase profitable relationships by identifying portfolio weaknesses and analyzing market pricing across all markets and/or lines of business to better inform competitive strategies.
- **For managers/team leaders** – Assists in managing teams more effectively with an aggregated view of average market levels across your competitive market landscape.
- **For RMs** – Enables RMs to price and negotiate with confidence through market-based guidance on deal structures.



Key Benefits

- Reduced reliance on anecdotal information to craft the most relevant view of your competitive market
- Customizable coaching and insights to drive better discussions between RMs and leaders for improved outcomes
- More informed pricing decisions with the world's most robust dataset
- Maximized value to remain competitive no matter the market reality
- Coaching for RMs on spreads, fees, deposits, and cross-sells through in-the-moment, customized guidance
- Continuous innovation and a rapidly growing dataset that supports your ongoing pricing needs