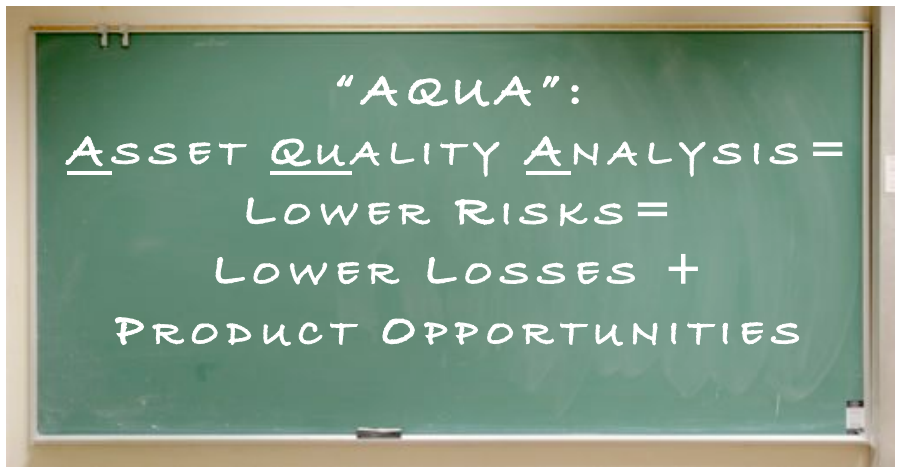




CAPITALYTICS

We're here to help America's bankers.



How?

Quite simply - CAPITALYTICS produces cost-effective automated analysis of public and proprietary information to help banks reduce risks, mitigate losses, and put more capital to use.



CAPITALYTICS analyzes how your assets fare in *your* market with *your* local conditions.

Banking is intrinsically based on risk: risk of changing market forces, risk of borrowers' eroding financial capabilities, and risk of increasing regulatory requirements - all of which can affect the ability of a bank to recoup investments and manage profits.

- Bank profits can turn based on changes to a single sector's business, such as when a city's leading employer closes due to a downturn in sales.
- Bank employees may focus on short-term gains provided by some loan types due to specific incentives, rather than looking at the long-term value of other programs
- Understanding the environment in which a bank does business - along with all of the forces that may impact that environment - is essential to realizing ultimate stability and profitability

- Products that once were lucrative may become loss generators, based on changes in interest rates and investments

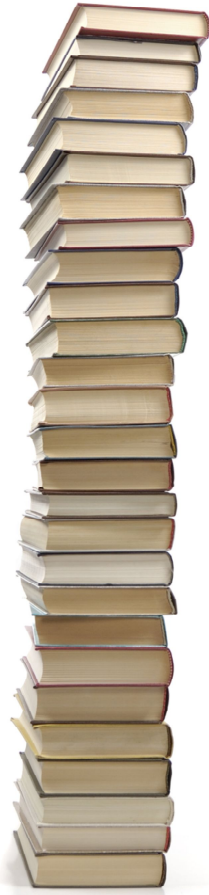


CAPITALYTICS
Asset Quality Analysis
helps banks pinpoint risk.

Granted, loans can never be 100% secured, but with CAPITALYTICS' innovative algorithms, banks can anticipate and better manage the many risks associated with products, markets, employees, and other intangibles.



CAPITALYTICS turns
volumes of data...



... into actionable
intelligence



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CAPITALYTICS Asset Quality Analysis
allows bankers to realize these valuable benefits:

Create reports for your bank's portfolio, quickly & automatically

- **Best and worst** loan products based on loan loss rates
- Common characteristics of **most profitable** loans
- Risk weighted asset valuation, based on **local** market metrics
- Contribute standardized documentation for CRA/ECOA audits
- Mitigate otherwise untested aspects of bank stress tests
- Loan profit and loss comparisons
 - Across geographic areas (zip code, county, MSA)
 - Across borrower industry sectors
 - Between branch offices or loan officers

Generate actionable advice based on a bank's current holdings:

- Product lines to emphasize or de-emphasize for increased profitability or balanced risk
- Specific assets to sell due to unusually high risk factors
- Broad market segments to pursue for improved profitability or decreased risk
- Specific branch offices and loan officers to examine due to unusually strong/weak performance compared to peers

Call CAPITALYTICS today - and let's talk about how we can offer your bank access to and analysis of the public and proprietary information that you need to get ahead and stay ahead in today's economic environment.