



CAPITALYTICS

We're here to help
America's bankers.

How?

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

As banks position themselves for growth, among the first issues considered may be:

- How much opportunity is there to erode our competitors' customer base?
- What is our bank's exposure to loan losses and how can we address that exposure?
- Which of our bank's products and markets are underperforming?
- What other banks face issues similar to ours?

To help answer these questions, CAPITALYTICS' web-based system automatically harvests data from several independent sources.



FACT:

BETTER DATA =
BETTER INSIGHTS =
BETTER DECISIONS

CAPITALYTICS sifts and compiles the data
bankers want into the reports their bank needs.

Then, using state-of-the-art algorithms - as well as your individual bank's loan data and operational objectives - CAPITALYTICS statistically analyzes your bank's performance.

We profile the geographic areas in which your bank does business and the products that your bank offers. Using these profiles, we forecast your bank's performance, tactical strengths, potential weaknesses, and the opportunities that your bank is and could be pursuing - all while preserving the confidentiality and security of your bank's data.

CAPITALYTICS distills this research for your bank into an intuitive Executive Console. This console highlights regulatory issues, market strengths, and market weaknesses.

CAPITALYTICS supports our conclusions with underlying reports that cover hundreds of different metrics and address dozens of commonly encountered issues, including:

MARKET TRENDS & POSITION

- Identify growing and declining markets by zip code, county, MSA, state, region, or country
- Locate comparable peer banks as competition changes based on assets per bank, geography, size, and up to 10 other attributes
- Rank banks based on more than 20 operational, deposit, liability, and investment metrics, as well as aggregate roll-ups

FORECASTED METRICS

- Forecast values for more than 400 metrics related to banks and markets
- Anticipate the impact of inflation, local unemployment, and the cost of money
- Validate predictions using historical data
- Provide data for Board meetings and bank examinations
- Hypothesize the impact of macro-economic changes on deposits and losses

ASSET QUALITY ANALYSIS

- Highlight risk exposures
- Identify profitable and underperforming markets & products
- Quantify profits per product, and analyze loan lifetimes





CAPITALYTICS turns volumes of data...

In addition to forecasting, market trends, peer comparison, and asset quality analysis, CAPITALYTICS also offers custom services to banks, including data mining, enterprise risk management, and credit profile generation.

CAPITALYTICS analyzes and distills a wealth of information into an easy-to-understand format that your bank can use.

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

... into actionable intelligence



CAPITALYTICS

Post Office Box 381162
Birmingham, AL 35242
(205) 588-6902

info@capitalytics.com
<https://www.capitalytics.com>