



# Community Banking

The data and tools  
you need to outperform  
your competition

“We always thought SNL was a useful tool but too expensive for us. However, after taking a look at the product and finding out how reasonable the price was, we quickly changed our minds. Today, *we can't imagine how we ever lived without SNL*. It saves us time, makes us better informed and is extremely easy to use.”

— *Donovan Reed, Commercial Banker, Great Nations Bank*

# SNL gives community banks the **same advantages** the biggest financial institutions enjoy.



If you thought SNL serves only larger financial institutions, think again. The leading provider of business intelligence for money center and regional banks is an indispensable (and affordable) resource for community banks and credit unions as well. More than 1,700 depository institutions have chosen SNL as their trusted information partner.

Our timely, guaranteed accurate database includes detailed profiles on more than 50,000 U.S. financial institutions, including all publicly traded banks, private institutions and credit unions. Our online platform makes it easy for you to access and manipulate the data you need to run your business.

## Fine-tune your balance sheet and improve performance with peer benchmarking.

With SNL, you can quickly compare yourself against your bank and credit union peers. Choose from hundreds of predefined regional, state, UBPR-like or asset-size peer groups, or you can create your own customized peer groups. We offer default peer reports with fields you can easily change—choose from more than 10,000 financial and market data points, including ratios from the UBPR reports. Build customized peer charts, then export presentation-ready graphics to PDF or Excel®.

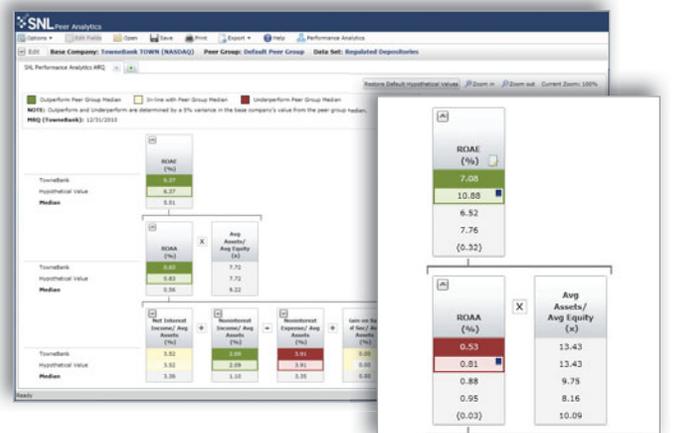
Rank	Score	Company Name	City	State	End of Period Date	Total Assets (MM \$)	Loans/Deposits (MM \$)	Temp. Cons. Ratio (%)	Temp. Avg. Ratio (%)	Year 1 Cons. Ratio (%)	ROAA (%)	
1	1.34	Wanna Bank	Springfield	IL	9/30/2010	392,236	98,59	8.59	10.29	5.78		
2	1.43	First Collinsville Bank	Collinsville	IL	9/30/2010	195,785	88.94	8.38	14.63	9.53		
3	1.54	Northside Community Bank	Burrus	IL	9/30/2010	452,489	108.40	13.18	14.07	11.90		
4	1.80	Rockford Bank and Trust Company	Rockford	IL	9/30/2010	274,811	124.66	11.42	14.24	9.17		
5	1.84	First County Bank	New Baden	IL	9/30/2010	405,389	96.41	8.59	14.77	1.29		
6	1.88	First Bank & Trust	Evansville	IL	9/30/2010	392,717	81.74	9.48	11.82	5.34		
7	1.99	Northstar Bank	Waukegan	IL	9/30/2010	199,384	86.00	9.12	12.05	0.99		
8	2.09	Austin Bank of Chicago	Chicago	IL	9/30/2010	309,887	98.24	10.03	11.74	1.61		
9	2.20	Union National Bank	Elgin	IL	9/30/2010	481,616	90.24	8.75	15.75	0.30		
10	2.22	Chicago Community Bank	Chicago	IL	9/30/2010	296,709	99.75	9.48	11.75	0.00		
<b>Minimum</b>						<b>274,811</b>	<b>81.74</b>	<b>8.38</b>	<b>10.09</b>	<b>2.00</b>		
<b>Median</b>						<b>472,051</b>	<b>95.83</b>	<b>9.29</b>	<b>13.90</b>	<b>9.26</b>		
<b>Average</b>						<b>406,943</b>	<b>95.11</b>	<b>9.29</b>	<b>12.51</b>	<b>0.00</b>		
<b>Maximum</b>						<b>595,785</b>	<b>109.40</b>	<b>13.18</b>	<b>14.77</b>	<b>1.29</b>		
<b>Foster Bank</b>						<b>Chicago, IL</b>	<b>9/30/2010</b>	<b>363,360</b>	<b>106.41</b>	<b>9.59</b>	<b>11.41</b>	<b>0.23</b>
<b>Stress Commercial Banks (Weighted Average)</b>						<b>IL</b>	<b>9/30/2010</b>	<b>289,846,703</b>	<b>67.54</b>	<b>9.75</b>	<b>12.66</b>	<b>0.25</b>

“In today’s challenging economic environment, we are continuously looking for opportunities to enhance revenue and optimize expense. SNL’s peer comparison tools helped us identify the highest priority opportunities for us to pursue to improve our bottom line performance.”

— **Brian Plum, CFO, Blue Ridge Bankshares Inc.**

## Identify and model the factors driving ROAE.

Take peer comparisons even further with SNL’s Performance Analytics, which uses a tree-like structure to break down ROAE (Return on Average Equity) into detailed components (yield on loans, cost of deposits, provision for loan losses) for more than 21,000 U.S. banks. Model “what-if” scenarios to see hypothetical ROAE resulting from changes to selected drivers.



## Improve competitive intelligence and refine your pricing strategy with rate data from SNL.

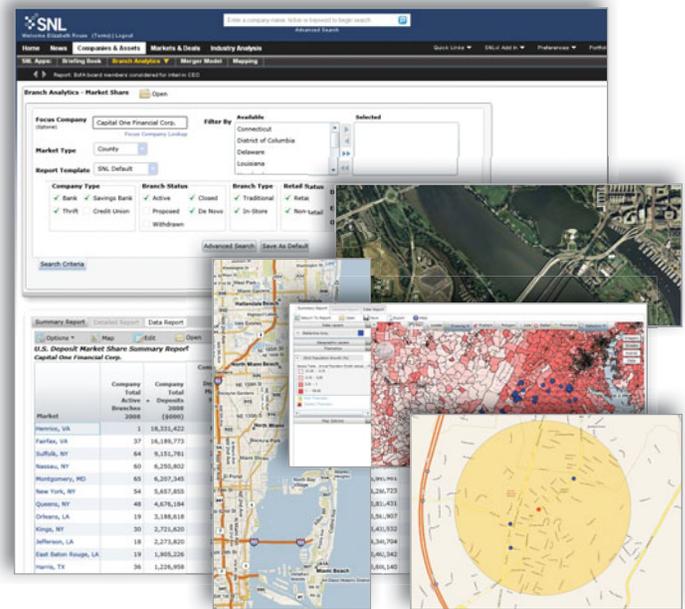
Rely on SNL's interest rate database for unlimited access to rate data on mortgages, consumer loans, deposits and credit cards for every bank with more than \$100 million in assets, including more than 100,000 branch locations. Intuitive, one-click reports put valuable competitive intelligence at your fingertips so you can develop strategies to build deposits, increase loan market share and expand your margins.



## Optimize your branch footprint and marketing strategy.

Evaluate your branch network and optimize it based on geographic, demographic and financial factors. Identify and prioritize opportunities to open new branches—or consolidate. Determine appropriate sales goals for each of your branches. SNL gives you instant access to the data you need, from competitor branch footprints to detailed demographics of both households and businesses.

Harness SNL's powerful branch database to create customized reports and professional-quality maps. Primary workflows include transaction HHI analysis, market share and market overlap reports. Additional features include integrated branch maps with market-level thematics that incorporate demographic and commercial market data.



## Plan mergers, acquisitions and divestitures with the SNL Merger Model.

Run up to 50 scenarios side by side. SNL's Merger Model plugs in financials from our bank and thrift database, complete with branch data (maps, HHI analysis), and calculates deal value using your assumptions. Apply different pricing methodologies, from targeted EPS accretion to premium over book value. Generate pro forma reports instantly.



“SNL's Merger Model has been an incredibly valuable tool for our bank in responding to M&A opportunities. SNL's model has enabled us to quickly assess the attractiveness of various deals and determine the impact they would have on our shareholders.”  
 — **Jared Merritt**, Senior Financial Analyst, Camden National Corp.

# INSTANTLY CREATE ANALYTICAL REPORTS WITH OUR TEMPLATES AND TOOLS.

Choose from more than 65 banking-specific models to view and manipulate bank data in Excel. Based on SNLxl, our Excel® add-in, these spreadsheets refresh with a single click when we update our database. No more searching multiple sources. No more manual data entry.

## Net Interest Margin Analysis

Gain insight into the drivers of net interest margin for a commercial or savings bank.



## Bank & Thrift Financial Profile

Two-page profile with capital adequacy, asset quality and liquidity measures, complete balance sheet and income statement, with multiple charts.



## Canary Report

Measure a bank's credit, liquidity and interest rate risk. Identify banks that may be undertaking high levels of risk. View one company or peer group.

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