



Bank|Scopê

AN IRONWOOD ANALYTICS PRODUCT

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WHAT IS BANKSCOPE?

“BankScope was created after years of answering questions for executives that required countless hours of processing complex data. Its purpose is to centralize much of the intelligence needed for strategic decision making by answering three basic questions... giving bank leaders access to the intel they want, when they want it.

- 1. *What is the market composition?***
- 2. *What is the competition offering?***
- 3. *How is our bank competing?***

It answers these questions by unifying competitive, geographic, performance, and marketing data into one platform, giving bank leaders clarity in a fraction of the time.

WHAT IS IRONWOOD ANALYTICS?



**IRONWOOD
ANALYTICS**

Ironwood Analytics is a full-service analytics firm with extensive experience in banking, customer behavior, and financial modeling. Our goal is to function as much as an analytics partner as we do a service provider. BankScope is a product developed under the umbrella of Ironwood Analytics LLC. Subscribers of BankScope enjoy the same assistance and expertise provided to other Ironwood Analytics clients.

ONE WORKSPACE

Unified View

See peers, markets, rates, demographics, and more, all on a single platform

Peer Groups

Build, save, and share custom peer groups in seconds

Rate Tracking

Track local offers by product to spot movers and navigate the competition

Financials

Monitor deposit trends, liquidity crunches, and peer performance

Marketing

Monitor all aspects of Marketing to keep up with the competition

Ad Hoc & Pre-Built Reports

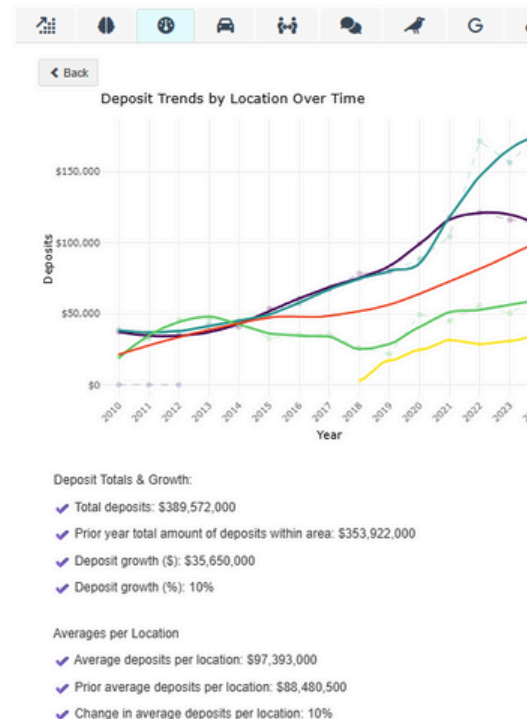
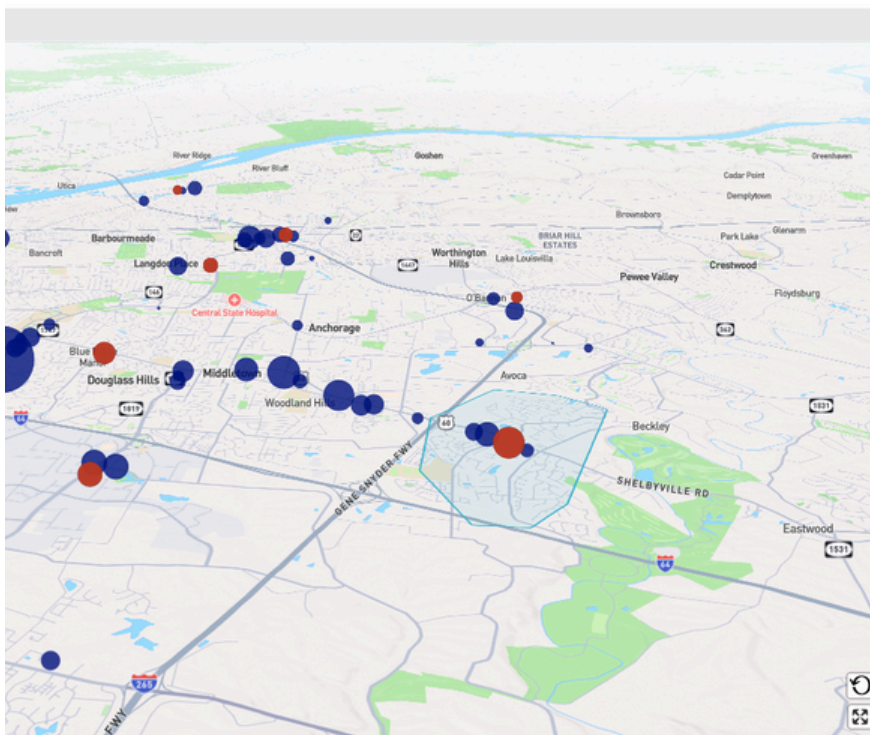
Opt for the ability to explore your data sets or chose from our board-ready reports



MAPPING YOUR INTEL

Geospatial Analytics

Ditch the spreadsheets and present data three dimensionally by leveraging geographic information and positioning those values in ways that are more intuitive to understand.



SOME OF THE FEATURES INCLUDED:

- Trend analysis
- Deposits within transit times
- Cluster analysis & polygons
- AI overview of locality
- Custom uploads for geocoding
- Notetaking and flagging
- All credit unions
- Adjustable time frames
- Traffic flow
- Census data
- LMI zones
- Google searches for top 20 places
- Various map styles
- Custom colors and aesthetics
- Large bank filtering
- Headquarter eliminations

DECISION INTELLIGENCE

Two-Way Doors

Most decisions do not require in-depth analysis. If you have good managers and observant leaders on your team, they likely have an understanding of the problem and reasonable solutions on how to address them. Even when they do miss a step, most poor decisions can be undone quickly without too much aftershock and downstream impact.

One-Way Doors

However, there are decisions that when made with poor intelligence, hastily gathered data, or simply ignoring the unknowns, can cost the bank anywhere from tens of thousands to millions of dollars. These decisions cannot be unwound without significant financial and often reputational damage.

Unfortunately, when navigating impactful decisions, collecting all the necessary information, to make the most informed decision possible, is often time consuming and difficult to aggregate - never mind communicate. This is exactly what Bank|Scope helps with.

“A few decisions create most of the impact. In practice, ~10-30% of choices produce the lion’s share of revenue lift; the rest are optimizations.”

~Harvard Business Review

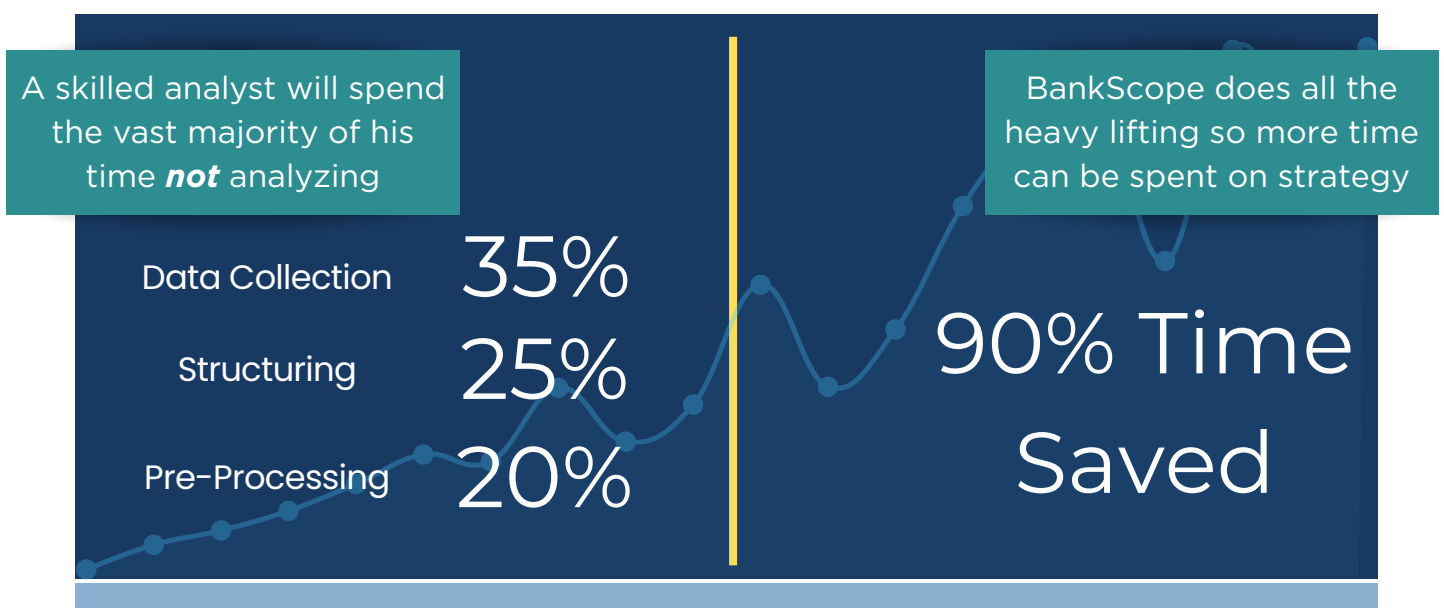
DATA DISPARITY TRANSFORMED



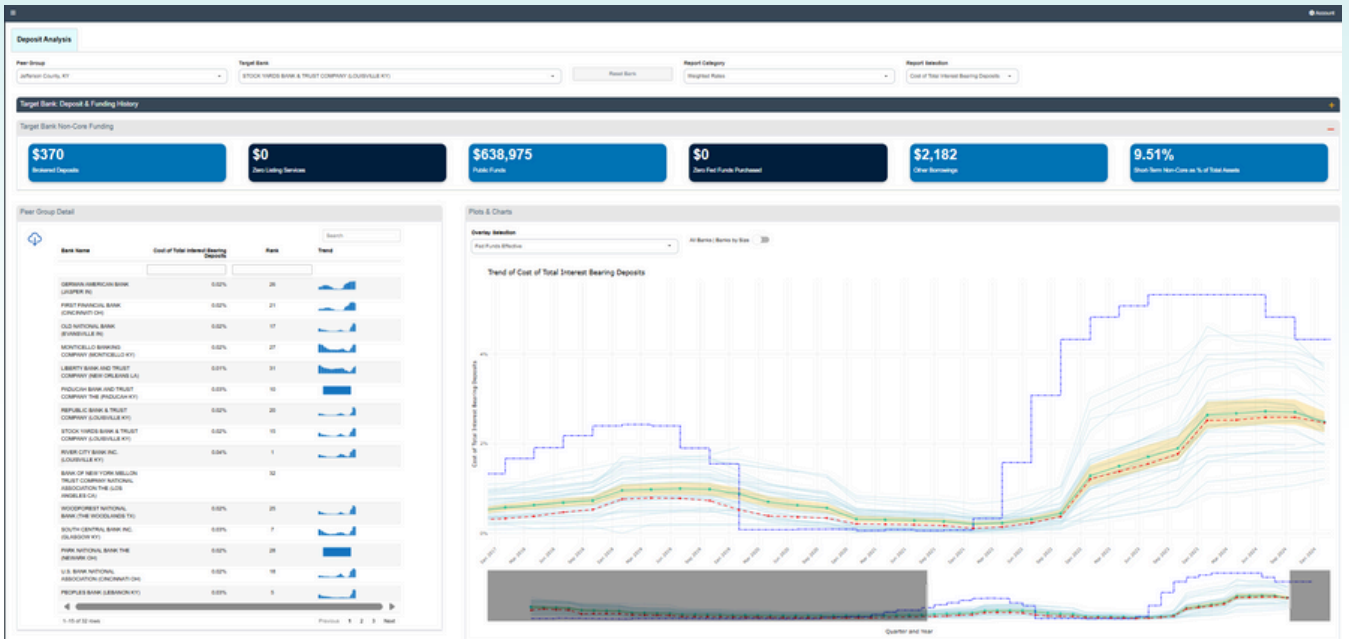
Select Data Sources

- ✓ Census Bureau
- ✓ FDIC (SOD)
- ✓ FFIEC (UBPR)
- ✓ Google Search
- ✓ HUD (LMI Zones)
- ✓ Google Traffic
- ✓ Open AI
- ✓ Internal Entries
- ✓ NCUA
- ✓ FRED
- ✓ BLS

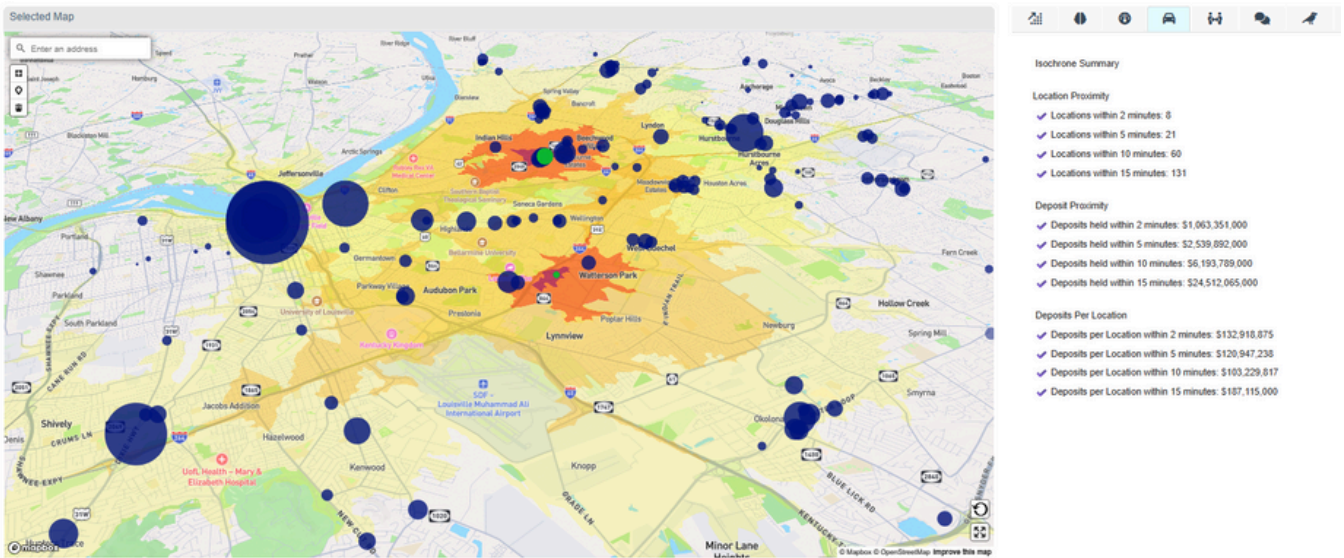
From Days → To Minutes



BANKSCOPE IN ACTION



Easy to navigate with a reactive user interface for less clicks and fewer buttons ... **Evaluate interest expense instantly across chosen peer groups.**



Visualize your data in the context of maps, not spreadsheets... **See deposit opportunity by drive-time, not spreadsheets.**

Dashboard Priority Reviews Total History **Product Registry** Rate Observations Analytics Tool

Search Banks

 Select a bank before proceeding!
 Add to Saved Delete from Saved

Saved Bank Searches
 INDEPENDENCE BANK OF KENTUCKY (DWENSBORO KY)

Search For Product Class: Money Market
 Search for Existing Product Name: Patriot Money Market

Bank	User	Input Date	Restrictions	Term	Minimum \$	Special Product
INDEPENDENCE BANK OF KENTUCKY (DWENSBORO KY)	aheman	2025-08-05T22:29:40Z				No
INDEPENDENCE BANK OF KENTUCKY (DWENSBORO KY)	aheman	2025-08-05T24:09:57Z		0	\$2,500	No
INDEPENDENCE BANK OF KENTUCKY (DWENSBORO KY)	aheman	2025-08-18T23:01:00Z				No

1-3 of 10 rows Previous 1 2 3 4 Next

Save New Product Clear Details Modify Selected Product

User: aheman
 ID: 8d879f816524487a77e35a26815483

Entity: Bank
 Input Date: 2025-08-25

Observed Bank: INDEPENDENCE BANK OF KENTUCKY (DWENSBORO KY)

Product Class: Money Market
 Minimum Balance (\$): 2500

Product Name: Patriot Money Market

Rate Offered (p.00%): 3.25
 Term Agreed (Months): 0

Offering Restricted to Include:

General Features

- No Checks | More than a Starter Pack
- No Insurance | Cell Phone or Life
- No Monitoring | Identity Theft Monitoring
- No Loan Benefits | Rate Reduction on Loans
- No P2P | P2P Capable
- No Rewards | Rewards
- No Free ATM | ATM Benefits | Network Access
- No OD Protection | Overdraft Protection
- No Advances | Advances on Paycheck
- No Travel | Travel Club | Parks
- No Rounding | Round Up Savings
- Flat Rate | Tiered by Balance

Restrictions

- All Money | New Money Only
- All Customers | New Customers Only
- Standard Product | Special Offering
- No Maintenance Fee | Maintenance Fee
- No Fee Offset | Fee Offset
- No Direct Deposit | DD Required
- No Other Checking | Checking Required
- Paper Allowed | E-Statements Only

Business Features

- Rate by Account | Rate by Aggregate Balances
- No Scanner | RDC Scanner Available
- No Earnings Credit | EC Available
- No Positive Pay | Positive Pay Available
- No Direct Billing | Direct Billing Available
- No ICS Sweep | ICS Sweep Available
- No ZBA Option | ZBA Available
- No Merchant Processing | Processing Available

Items Allowed Before Fee:

Fee Schedule

Domestic Wire: <input type="text"/>	International Wire: <input type="text"/>
Maintenance Fee: <input type="text"/>	Maintenance Fee Offset: <input type="text"/>
NSF Fee: <input type="text"/>	Return Item Fee: <input type="text"/>
Foreign ATM Fee: <input type="text"/>	Currency Exchange: <input type="text"/>
Forfeiture Amount: <input type="text"/>	Per Item Fee: <input type="text"/>

BankScope allows for user-determined information to be captured and reported... **Capture and track competitor products in real time.**

Campaign Dollars Allocated

60%
\$4,355 remaining

Campaign Allocations Paid

73%
\$1,800 unpaid

Available Campaigns for Selection Campaign Trees Sankey Diagram Sunburst Diagram

Search

Input Date	Campaign Name	Begin Date	End Date	Days To Go	Status	Target Product	Point Person	Markets
2025-07-24 19:29	Saint Matthews Fall Festival	2025-07-24 14:25	2025-07-24 14:25	0	Pending		Andrew Freeman	Jefferson County
2025-07-21 01:33	Money Market / High Yield Savings	2025-07-20 20:23	2025-07-20 20:23	0	Active	Mega Money Market	Andrew Freeman	
2025-07-20 03:17	Digital Adoption	2025-07-19 22:59	2025-07-19 22:59	0	Active	E-Checking, Business E-Suite	Andrew Freeman	
2025-07-20 03:13	Shop Local	2025-08-24 21:33	2025-08-24 21:33	0	Active	Business E-Suite	Andrew Freeman	
2025-07-20 03:13	Ag Loans & Lines of Credit	2025-07-22 20:33	2025-07-22 20:33	0	Active		Andrew Freeman	Daviness County

Allow different markets and regions to interact with data that applies to their respective areas... **View campaign spend and budget status by market – instantly.**

DECISION ACCELERATORS

Competitive Intelligence



- Track competitor deposit rates in real time
- Benchmark your products against peers
- Spot aggressive pricing shifts in local markets
- Monitor branch-level deposit growth vs competitors
- Identify outlier banks leading in niche products
- Visualize competitor branch footprints
- Rank banks by product yield or cost of funds
- Detect new market entrants early
- Compare peer group averages
- Highlight banks winning rate-sensitive customers

Executive / Strategic Use



- Centralize intelligence in one secure platform
- Shorten time to decision (“value per decision”)
- Reduce manual data gathering by analysts
- Arm executives with clean visuals for board decks
- Spot strategic threats early (one-way doors)
- Support M&A opportunity scanning
- Guide product pricing committees
- Strengthen ALCO reporting with external context
- Speed regulator prep with clean peer data
- Provide board-ready graphics on demand

Marketing & Campaigns



- Manage campaigns and efforts in one dashboard
- Track budget vs actual marketing spend
- Attribute vendor invoices to campaigns
- Visualize expense flows by medium/channel/vendor

- Identify most cost-effective campaigns
- Monitor campaign ROI in real time
- Forecast marketing spend needs
- Track contact and vendor relationships
- Streamline marketing reporting for management
- Compare spend efficiency across branches

Risk & Compliance

- Monitor concentration risk by geography
- Track liquidity coverage vs market peers
- Identify potential fair-lending / CRA exposure
- Benchmark risk-based capital ratios
- Flag markets with rising funding costs
- Detect deposit runoff trends before exams
- Strengthen model validation with peer data
- Provide defensible benchmarks for regulators
- Monitor interest-rate risk at the market level
- Build compliance audit trails automatically

Productivity & Workflow

- Eliminate redundant analyst data pulls
- Automate recurring board/regulatory reports
- Cut time spent cleaning and merging datasets
- Centralize marketing + rate + peer data in one hub
- Enable cross-department collaboration (Marketing, ALCO, Retail)
- Reduce reliance on spreadsheets and ad-hoc tools
- Standardize KPIs across the organization
- Provide peer group results instantly, without manual SQL
- Provide self-service dashboards for executives
- Free analysts to focus on strategy, not data wrangling