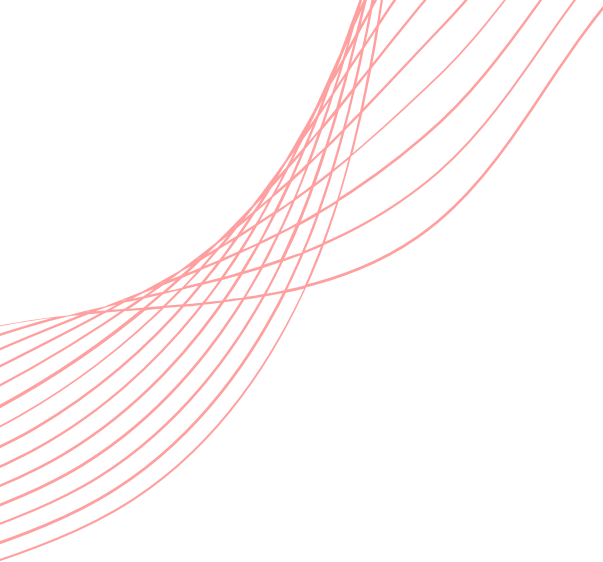




Bank|Scope

AN IRONWOOD ANALYTICS PRODUCT

andrew@ironwoodanalytics.com

IronwoodAnalytics.com



WHAT IS BANKSCOPE?

BankScope is a web application that makes non-core data more accessible for decision makers. 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 happening in our markets?*
2. *What is the competition doing?*
3. *How are we competing?*

By bringing competitive, geographic, performance, and financial data into a single environment, BankScope gives decision-makers a clear, immediate view of the landscape they're operating in - without delays, fragmentation, or guesswork. The result isn't more reporting but more timely and confident decisions with a single source of truth.

Deployment takes minutes and integrates directly into existing workflows, making it accessible across executive, ALCO, and retail leadership teams.

WHAT IS 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. Many clients with limited staff and resources choose to engage Ironwood Analytics beyond the use of BankScope to answer their strategic questions.

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

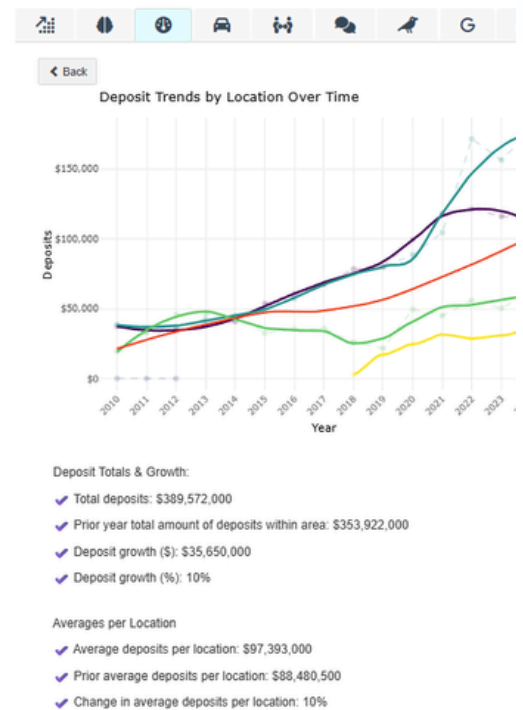
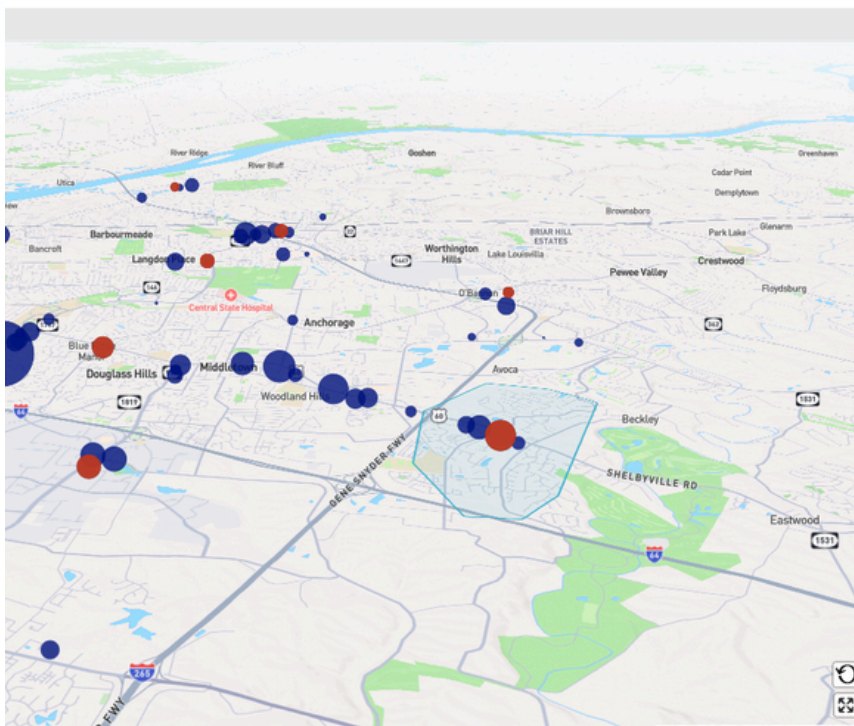
Opt for the ability to explore your data sets or request a report to be added to your report library.



VISUALIZING INTEL

Geospatial Analytics

BankScope prioritizes geography over asset size when building peer groups. In doing so, the places where banks compete become easier to visualize — showing how deposits, pricing, and competition shift across specific locations, not just in aggregate. The geospatial module allows users to visualize patterns that would otherwise be buried in spreadsheets, and pinpoint risk or opportunity quicker than the competition.



KEY CAPABILITIES:

- Market-level trend analysis and deposit movement
- Observed rate and select UBPR measure projections
- Marketing efforts and content overlays
- Drive-time and location-based opportunity mapping
- Cluster and concentration analysis by geography
- Integration with census, LMI, and economic data
- Custom uploads for geocoding and internal overlays
- Notetaking and flagging (Visual CRM)
- Competitor footprint and deposit flow visualization
- Location searches using Google's location search engine

TURNING DISCONNECTED DATA INTO A CLEAR MARKET VIEW



Data Sources

- ✓ Census Bureau
- ✓ FDIC (SOD)
- ✓ FFIEC (UBPR)
- ✓ Google Searches
- ✓ HUD (LMI Zones)
- ✓ Google Traffic
- ✓ Internal Entries
- ✓ NCUA
- ✓ FRED

From Days → To Minutes

Where Time is Typically Spent

Data Collection

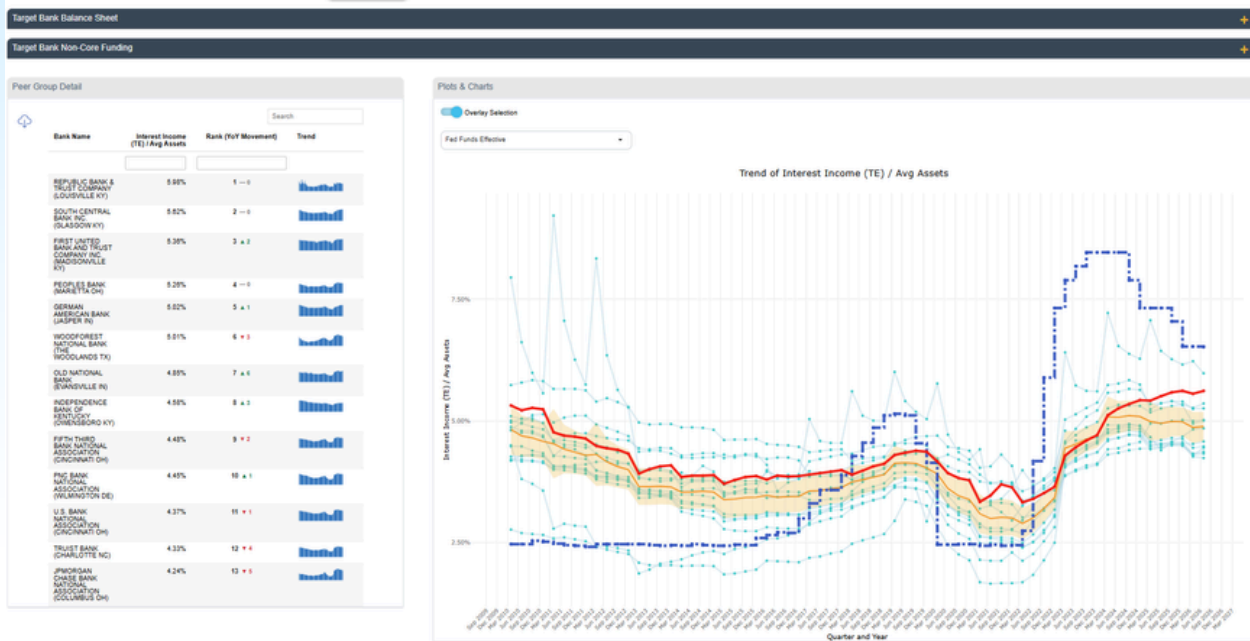
Pre-Processing

Revising Graphics & Reports

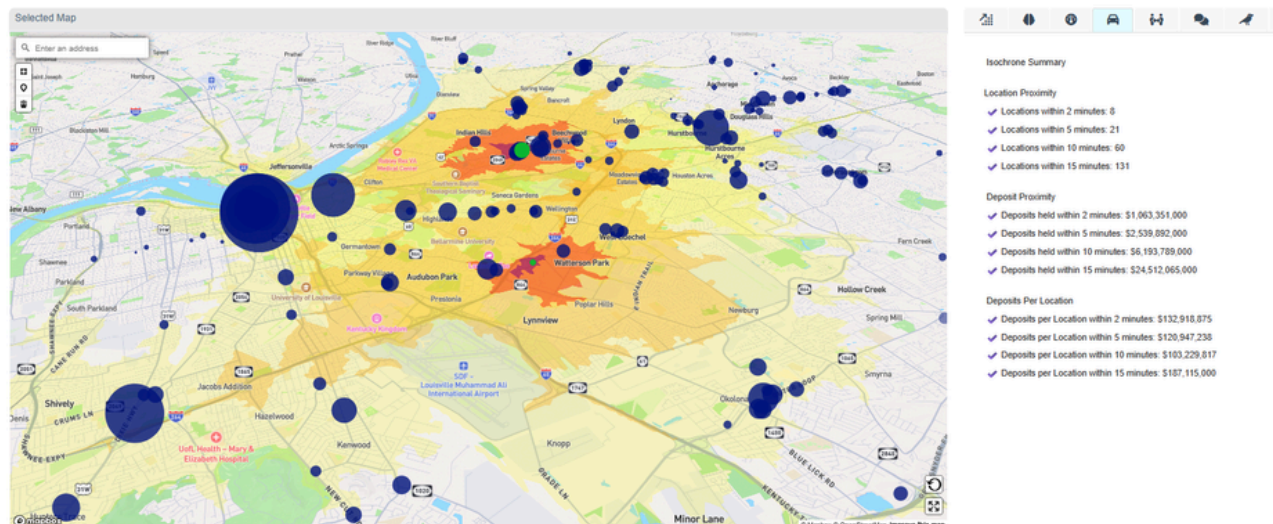
What Changes?

BankScope handles the data assembly, allowing teams to spend time evaluating the market instead of preparing reports that often get overlooked or forgotten.

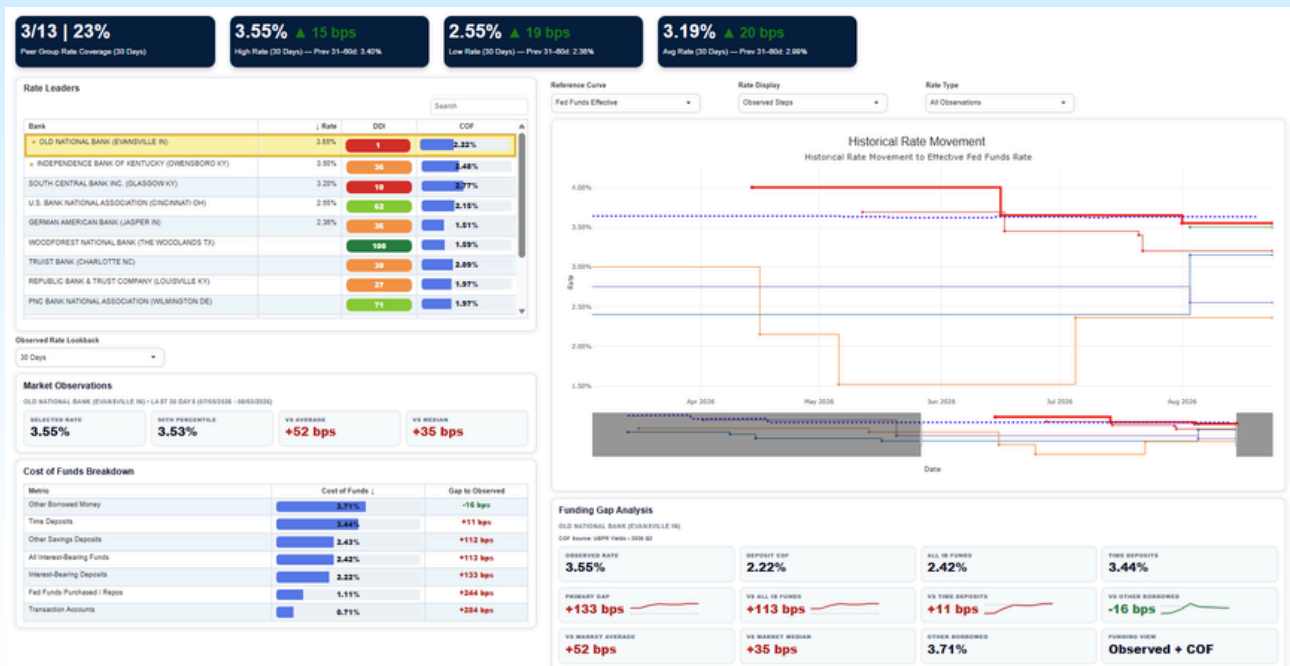
BANKSCOPE IN ACTION



Evaluate UBPR & Call Report concepts across peer groups in a single view—without building reports or pulling data manually.



See where deposits are being gained or lost, and how opportunity shifts across your market by location.



Evaluate competitor products, rates, and market observations as they happen—building a real, usable view of the competitive landscape over time.

Campaigns | **Efforts & Events** | Expenses | Proforma & Profitability | Controls & Settings | Budget & Planning

Save New Effort | Clear Effort | Modify Effort | Delete Effort | Effort ID:

Effort Description

General Details

Effort Name: Saturday Blitz
Plan Year: 2025 | Effort Status: Pending | Effort Point Person: Andrew Freeman
Start Date: 2025-07-19 08:30 | End Date: 2025-08-18 11:30
Medium: Event-Based
Channel: Business E-Suite
Target Product: Business E-Suite
Campaign Target Audience: Target Markets
Agency Information: Mosaic Marketing

Budget & Planning

Budget: 8000 | Total Expenses: 2700 | Funding Source: Bank
No Attributable Revenue | Attributable Revenue
No Promo Code | Promo Code
Promo Code

Tracking of LMI & Minority Efforts

LMI Population Reach: 19421 | Population Reach: 195515
Non-Targeted Ad | Targeted Ad
Non-Minority Imagery | Minority Imagery
Non-Targeted Distribution | Targeted Distribution

Rate Information

Rate Independent | Rate Dependent
Rate Not Displayed | Rate Displayed
Standard Offering | Special Offering
Advertiser APY (0.00) | Compounding: Annually

Content & Collateral

Geographic Reach

Geography Containment: County | Reset Map

Map showing geographic reach with a blue shaded area over a map of Evansville, Indiana.

Input Date	Effort Name	Begin Date	End Date	Medium	Channel	Funding Source
2025-11-23T03:03:27Z	Business Spotlights	2025-11-19 08:30	2025-03-01 11:30	Specialized	Unspecified	Market
2025-11-19T18:10:36Z	Monday Blitz	2025-12-01 08:30	2025-12-08 11:30	Direct Outreach		Market
2025-07-22T03:19:27Z	Sunday Advertisement	2025-08-01 22:13	2025-08-31 22:13	Traditional	Radio	Bank
2025-07-22T02:59:23Z	Radio Advertisement	2025-07-01 13:28	2025-08-31 13:28	Traditional	Radio	Bank
2025-07-21T19:29:36Z	Saturday Blitz	2025-07-19 08:30	2025-08-18 11:30	Event-Based	Unspecified	Bank

Track campaign spend, activity, and coverage by market—so performance and budget can be evaluated in the same view as each opportunity.

DECISION ACCELERATORS

Risk & Market Intelligence >>>>

- Monitor concentration and funding pressure across markets
- Compare liquidity and funding positioning against peers
- Add market context to ALCO and regulatory discussions
- Maintain a consistent, auditable view of peer and market conditions

Productivity & Workflow >>>>

- Reduce time spent gathering, cleaning, and merging data
- Replace fragmented spreadsheets and ad hoc reporting with a single working view
- Standardize peer group analysis across executive, retail, marketing, and ALCO teams
- Free analysts to focus on interpretation and strategy rather than data preparation

Marketing & Campaigns >>>>

- Identify which campaigns are producing results by market
- Monitor spend, coverage, and performance in one place
- Forecast spend needs and compare efficiency across branches or regions

Deposit Strategy & Pricing >>>>

- Compare offered rates against competitors within defined markets
- Identify where pricing is above or below market by product and geography
- Evaluate the relationship between pricing, growth, and cost of funds
- Support pricing decisions with a clear view of local competitive behavior

COMMON Q&A

Q: What data sources are my team responsible for inputting?

A: All marketing data, competitive products, rate observations, and any visual CRM inputs. All other data is aggregated from public data sources.

Q: Can information be loaded en masse rather than individually entered?

A: Rate observations as well as Marketing planning and budget data can be imported. Other import possibilities are currently in development.

Q: Can markets see each other's information?

A: BankScope was designed based on the principal that information should be democratized and available on demand. However, the Marketing module allows for restricted viewing due to budgets and difference in market spend.

Q: If a report or spreadsheet doesn't exist, how can it be obtained?

A: BankScope is intentionally report-light. Reports can be obtained by submitting a case where the report can be added to the Report Library. The user can also use the 'Analytics Tool' in the respective module. Outside of maps, most graphics contain a "snapshot" button that allows for easy image capture.

Q: What is the DDI?

A: The DDI is the "Deposit Desperation Index" which is calculated through a curated list of UBPR values indicative of liquidity and funding health.

Q: I made a selection from a drop down and nothing is happening - why?

A: Be patient. There are intentionally a limited number of "run" and "submit" buttons to provide a more reactive experience. Action, in most cases is achieved through reactive selectors; each has been tested for an acceptable level of latency and processing time.

Q: Does Rate Hawk include lending products?

A: Rate Hawk can accommodate lending products but is generally used for liabilities. Enhancements are in the pipeline to better accommodate lending products.

Q: Does BankScope use any AI?

A: BankScope does not utilize any links or API's to AI engines, nor does it have any native AI dependencies. BankScope is an AI-free application.

Q: Does BankScope forecast or offer guidance?

A: The platform is an aggregator of intelligence and processes and does not provide forward looking guidance. However, requests for that type of analysis can be made and provided through a separate engagement.

Q: How many peer groups can be created?

A: There is no limit to the number of peer groups that can be created. However, the size of a peer groups is recommended to reflect a practical area of competition.