



TreppBank Navigator™

Chart Your Course

TreppBank Navigator™

Bank Navigator is a powerful and practical solution that delivers detailed performance and profitability metrics for bank reporting, analysis, and benchmarking. Built with a comprehensive database comprised of current and historical data for every U.S. commercial bank, thrift, and holding company, Bank Navigator enables clients to quickly access data, analyze performance, and generate reports. The upshot is bank executives can better forecast financial performance and risk.

Monitor and Manage Performance

Board and Management Reporting

- Generate data for KPI Dashboards
- Track profitability and efficiency trends
- Monitor loan portfolio compositions and performance

Peer and Competitor Analysis

- Compare current and historical performance against a range of profitability and performance dimensions
- Select from standard and custom peer lists

KEY FEATURES	BENEFITS
PERFORMANCE AND BENCHMARK REPORTING	Quickly assess bank-level performance: <ul style="list-style-type: none">✓ Detail at both bank and BHC levels✓ Bank-specific profitability and performance metrics✓ Detailed loan portfolio reporting at the asset class level to include composition, growth, delinquency, non-accrual, OREO, and NCO rates✓ Management and board reports from a robust, consistent data set
PEER ANALYSIS	Benchmark your bank's performance against similar banks: <ul style="list-style-type: none">✓ Profitability metrics, loan growth and performance, ALLL levels and other factors
PORTFOLIO MONITORING	Create multiple bank groups for benchmarking and monitoring purposes: <ul style="list-style-type: none">✓ Competitors, acquisition targets, or counterparties in participations✓ Notification alerts can be triggered when portfolio banks perform specific actions or cross specific thresholds
STRESS TESTING (OPTIONAL)	Enable full balance sheet stress testing for forecasting and risk management: <ul style="list-style-type: none">✓ Income statement, balance sheet, loan performance capital levels

Monitor Bank Performance

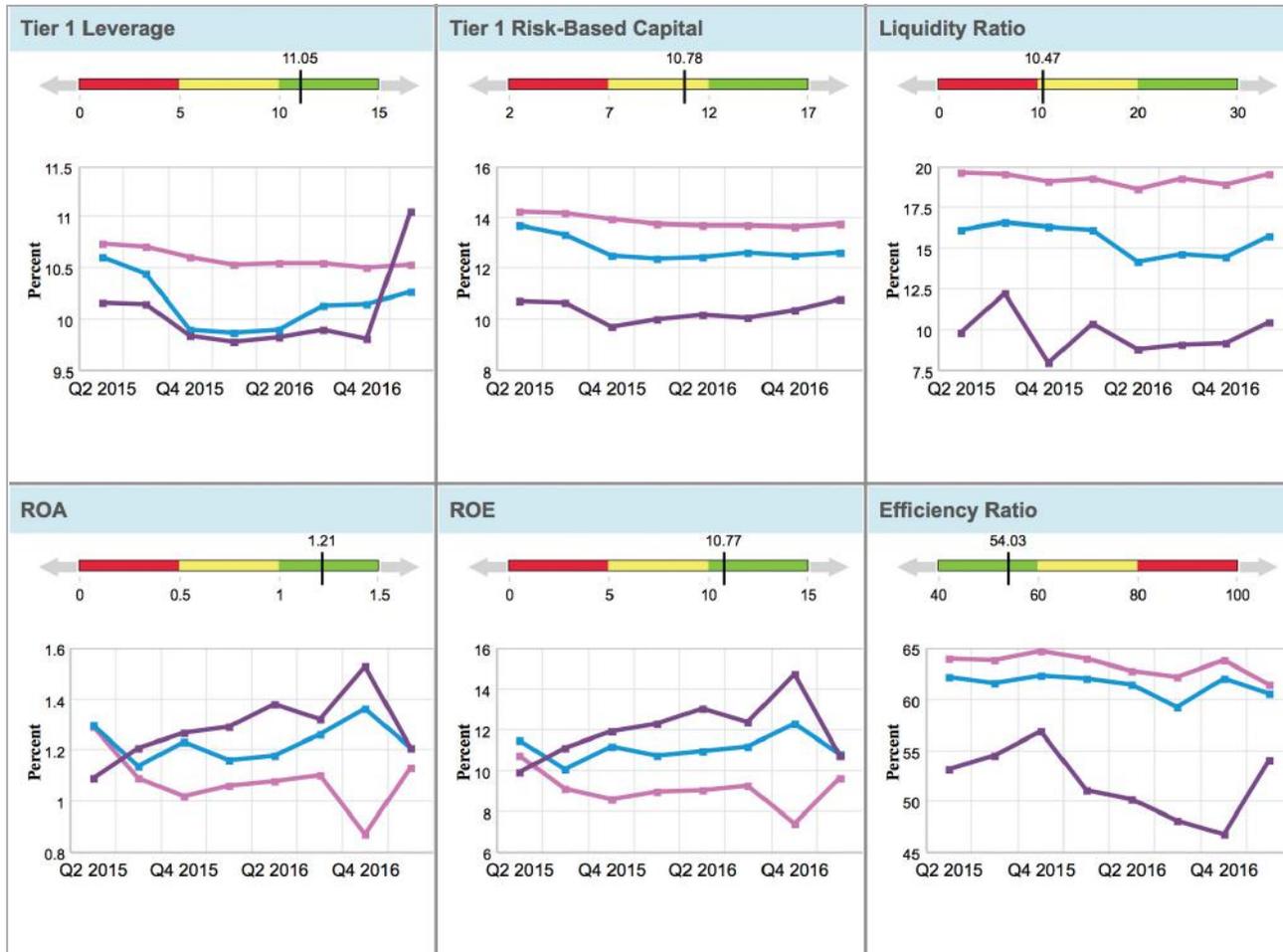
ASSESS BANK HEALTH AND FORECAST PERFORMANCE WITH KEY PERFORMANCE INDICATORS (KPI) DASHBOARDS

Bank Navigator delivers key performance data to help identify trends and provide a comprehensive look into a bank's performance. Viewed via an intuitive dashboard, KPIs are shown numerically and graphically enabling a quick assessment of performance and benchmark against industry data. Auto-generated reports and seamless data downloads support the needs for executive and board reporting.

Bank Metrics for Current and Trailing 3 Quarters for:

- Capital Ratios
- Profitability Metrics
- Loan Performance by Asset Class
- Balance sheet composition
 - Loan Portfolios
 - Deposits
- Overall Asset quality metrics
- Yield/Cost measures
- Liquidity metrics

My Dashboard



Analyze Peer Banks and Track Targeted Portfolio Banks

COMPARE KEY PERFORMANCE INDICATORS WITH ROBUST PEER ANALYSIS AND MONITORING

Trepp Bank Navigator helps clients benchmark against peers for uses that include executive and board reporting, allowance for loan and lease loss (ALLL) estimates, or acquisition target evaluation. Bank Navigator provides quick access to an extensive range of peer bank data from capitalization ratios and profitability metrics, to loan portfolio composition, performance, and trends. Set up notifications to monitor changes to the user- or default- defined group. Then automatically generate reports and data file downloads for executive and board reporting, or additional analysis.

Quarter: Q1 2017

Category to view: **Loan Composition** **DISPLAY REPORT**

PEER BANK COMPARISON

- Risk Analysis
- Capitalization Analysis
- Balance Sheet Analysis
- Profitability Analysis
- Securities Composition
- Loan Composition
- Loan Growth %
- Loan Performance**
- Loan Loss
- Deposit Composition
- ALLL Detail
- Asset Quality Analysis
- Yield/Cost Analysis
- Liquidity Analysis

Bank Name	LOAN COMPOSITION											
	CONSTRUCTION			MULTIFAMILY	COMMERCIAL MORTGAGES			RESIDENTIAL				
	Residential	Other	Total	Total	Owner Occupied	Income Producing	Total	First Lien	Junior Lien	Home Equity		
	2.05%	4.81%	6.86%	3.86%	16.21%	13.75%	29.96%	10.23%	1.22%	0.91%		
	2.09%	7.02%	9.11%	7.71%	11.25%	15.95%	27.20%	15.37%	0.35%	1.94%		
	1.74%	4.41%	6.15%	3.20%	16.72%	13.19%	29.91%	7.52%	0.34%	1.85%		
	0.42%	5.44%	5.86%	2.46%	12.65%	22.79%	35.64%	26.41%	0.66%	1.72%		
	0.96%	6.90%	7.86%	4.12%	13.16%	21.69%	34.85%	6.16%	0.42%	4.50%		
	3.12%	6.35%	9.47%	12.07%	12.20%	22.26%	34.46%	19.12%	1.93%	9.36%		
	1.70%	2.58%	4.22%	4.20%	10.63%	11.02%	21.65%	14.38%	0.43%	1.34%		
	1.41%	5.06%	6.49%	4.59%	16.93%	18.87%	35.91%	8.51%	1.65%	2.84%		
	1.40%	2.80%	4.20%	7.02%	19.34%	7.65%	26.99%	18.83%	0.36%	2.18%		
	0.39%	5.57%	5.95%	6.10%	14.95%	25.68%	40.64%	5.05%	0.44%	0.13%		
	0.17%	3.91%	4.08%	6.42%	6.58%	36.21%	42.79%	9.94%	0.13%	0.19%		
Peer Average	-	-	1.04%	5.00%	6.04%	5.99%	13.46%	19.53%	32.99%	13.10%	0.67%	2.61%
Small-Medium Bank Average	-	-	-	-	7.46%	4.57%	-	-	30.93%	-	-	-
National Average	-	-	-	-	3.44%	4.21%	-	-	14.68%	-	-	-

Averages displayed are as of the Quarter being displayed. Peer List Average excludes the subject bank

Perform Stress Testing

SUPPORT RISK MANAGEMENT AND CAPITAL PLANNING PROGRAMS

The supplemental Trepp Capital Adequacy Stress Test module enables balance sheet stress testing with a robust, turn-key solution. T-CAST projects performance for bank income statement, balance sheet, loan performance and capital. Forecast periods up to 9 quarters using models that incorporate bank level data and customizable, macroeconomic scenarios.

ABOUT TREPP

Trepp, LLC, founded in 1979, is the leading provider of information, analytics and technology to the structured finance, commercial real estate and banking markets. Trepp provides primary and secondary market participants with the web-based tools and insight they need to increase their operational efficiencies, information transparency and investment performance. From its offices in New York, San Francisco and London, Trepp serves its clients with products and services to support trading, research, risk management, surveillance and portfolio management. Trepp is wholly-owned by dmg, the information publishing division of the Daily Mail and General Trust (DMGT).

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