

# NOMIS DEPOSITS

Arm your organization with granular insights, enabling teams to make better decisions about your deposit portfolio and strategies.

## AT-A-GLANCE

Nomis Deposits is a web-based portal for banks and credit unions designed to give deposit executives and their teams fast and powerful information about the markets where they compete.

Nomis Deposits is built on a proprietary Nomis database that mixes billions of financial observations with a blend of public data and third-party subscription data. The final output is a data and visualizations tool that allows you to interact with the Nomis database to mine intelligence to support business decisions.



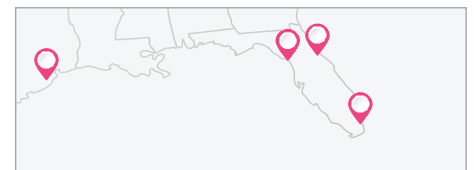
## Know where to focus on price, and how intensely

An intuitive set of charts, graphs, maps, and tools within the Nomis Deposits platform will help you assess market opportunities faster than ever.



## Data heavy and insights rich

We've collected a trove of econometric, rate, behavioral, and regulatory data into a single hub to help you make simple but powerful observations about what you need to do to win in a crowded marketplace.



## Don't waste another dollar trying to grow deposits

Use Nomis Deposits to understand the rate sensitivity, the supply of deposit dollars, and the intensity of competition for every zip code, MSA, state, and region in the USA. Understanding the opportunity means better decisions about how to deploy pricing and marketing strategies.

## KNOW YOUR MARKETS

Nomis for Deposits can help you know the markets where you compete, from the national or state level down to the street corner. Use deep and insightful information to adjust pricing, grow customers, spend marketing dollars, and build better strategic plans.

## For branch-based financial institutions:

- ✓ **Evaluate regional pricing strategies:** Assess your price position against the attractiveness of 42,000 zip codes across the US to determine where you are overpriced or underpriced.
- ✓ **Branch expansion and rationalization:** Evaluate the performance of your existing branches. Make decisions on when to open and close branches based on market trends and opportunities.
- ✓ **Strategy/business development/M&A:** Evaluate the attractiveness of a potential acquisition target before making an offer.
- ✓ **Marketing efficacy:** Focus marketing dollars on the right audience to maximize campaign impact.
- ✓ **Open or expand business lines:** Private banking, wealth management, executive banking, and mass affluent strategies can be honed with better geographic assessments.
- ✓ **Pursue new markets:** Expand your institution's footprint into the most attractive geographies.
- ✓ **Analyst efficiency:** Reduce weeks of analyst research time into minutes so you can spend time on strategy, not on investigation.

## For online-only institutions:

While some use cases from the traditional banks may apply, direct financial institutions face a unique set of challenges. Nomis Deposits has been built to support better decision making at

online-only as well as hybrid online+branch institutions.

- ✓ **Optimize online ad buys:** Geo-target your digital advertising to the most promising regions.
- ✓ **Concentrate direct-response marketing:** Focus your direct mail dollars where they will reach the right audience.
- ✓ **Tame the aggregator sites:** Spend your daily dollars on bankrate.com and depositaccounts.com with maximum efficiency.

## For stock analysts and industry experts:

Branch footprint, demographics, and area of operations are major ingredients in an institution's formula to deliver shareholder value. Evaluating a bank's potential based on its area of operations, and publicly announced plans, is foundational to making solid evaluations of a bank's future margins and earning potential. Use Nomis to score your covered banks' current and future deposit gathering and margin potential while taking advantage of our analyst-only pricing.

For industry experts, consultants, journalists, and agencies, Nomis can provide unique perspectives not available anywhere else in the market. Support the success of your clients and the industry using Nomis tools to evaluate opportunities, challenge industry group-think, and supply viewpoints that will set you apart as a valuable industry asset.



✉ sales@nomissolutions.com

🌐 nomissolutions.com