

Overview

- For the past five (5) years, SIS International Research has provided the client a bi-weekly summary report of key financial services news information that is of interest to its staff. The report is in an excel spreadsheet layout and incorporates the following topics (general market movement):

Competition

- Innovative retail deposit gathering programs
- Promontory/CDARS
- Brokered Deposits
- Wholesale Borrowing
- Municipal Deposits
- Other: CP, Government programs, municipal bonds

Membership

- Banks
- Internet only banks
- ALM/Interest Rate Risk

Regulatory and Legislative Actions

- Federal
- State

Current Focus

- Covered bonds
- CDFI
- Credit unions
- Reverse Mortgage/HECM
- Flow of Funds: Depository Trends
- Loan Sales/Securitization
- Freddie Mac/Fannie Mae
- Private Equity buying banks
- Local/regional economic stats
- CRE/multifamily activity
- Local/regional economic stats (states)

Research Methodology

- Various sources including but not limited to the following are researched on a daily basis and are utilized for the report:
- Paid databases ranging from Factiva to Gale Group for tracking financial magazines and newspapers
- Daily financial news from websites such as American Banker, Credit Union Times, Reverse Mortgage Daily
- Financial topics review in Google, Yahoo, Reuters, Bloomberg
- Monthly and quarterly financial magazines
- Federal and local government websites related to the FDIC, OCC, EXIM, SEC, CFPB, Census Bureau
- Daily monitoring of news on the top 15 large banks and community banks
- Association websites like CUNA, ICBA, ABA, and MBAA
- National Indices regularly tracked for economic activity every week such as Case-Shiller Home Price Indices, Realty Trac
- Survey reports from institutions like Emerson College Polling Society, Center for Financial Services Innovation, NCPA, Harvard Joint Center for Housing Studies and companies such as Javelin Strategy, Carlisle & Gallagher Consulting, HSBC, Clear Capital
- Several financial sector and personal blogs, discussion forums and editorials
- Quarterly outlook reports from various agencies like the Fed Beige Book, Freddie Mac quarterly review

Deliverables bi-weekly

- An excel spreadsheet with summaries of articles in the above-mentioned categories, with links to the actual articles.
- In addition, a list of full surveys available for the client to obtain either free, or through purchase. This is delivered every 2 weeks, usually on Monday.
- The client sometimes chooses to add or remove categories. This can be accommodated provided there is enough notice given, the information is readily obtainable and the overall report retains its current length.
- The client sometimes requests ad hoc research. If the ad hoc request is similar in scope to the biweekly report, the information requested is available and enough notice is given (generally 2 weeks), these requests can be accommodated in place of the biweekly report.
- If the ad hoc is above the bi-weekly report's scope, SIS will provide the client a price for doing the research, which will then be undertaken only upon the client's approval of the price.