

The battle for deposits has never been more intense. Capturing your fair share of deposits – or more – requires a granular understanding of customer activity on a national scale.

How do you get a consistent read on the market for deposits nationally?

Novantas' Comparative Deposit Analytics (CDA) gives you access to the deposit activity of over 75 million customers across top banks, exposing the supply and demand for deposits, and making you smarter, faster, and more nimble than ever before.

With CDA, you will have insights into both how your institution is performing relative to peers as well as a lens on overall industry trends across key performance metrics.

What You Can Measure



BALANCE GROWTH by product including flow of funds analysis to compare in-flows and out-flows.

COST OF DEPOSITS for both new balances and overall portfolio including response rates.

VINTAGE PERFORMANCE to compare performance of high-value, long-tenured balances.

MARGINAL COST OF FUNDS to compare all-in cost of raising new balances.

The **CDA** Advantage:



Depth & Scope

- \$2 Trillion Deposits and 120,000,000 Accounts Under Management
- 25 Banks in CDA, Representing 30% of U.S. Retail Deposits
- Sourced from Account Level Data Utilizing Consistent Definitions for Balance Flows Across Clients



Innovative & Actionable

- 50+ Innovative Metrics Across 15 Dashboards, with Customizable Peer Sets
- Only Available Source of Marginal Cost of Funds
- Actionable Segmentation Schemes: *Rate Bands, Vintage Based, First vs Multi Renewal CDs, Customer vs Account Acquisitions*



Timely & Accessible

- Reports Available 2–3 Weeks after Month End
- 10+ Years of Peer Account Data Available for Analysis
- Access to Subject Area Experts for Deep Dive Reviews