

Unlocking and Exploring Bank Data in Peer-to-Peer, Version 3.0

Thank you for helping Callahan develop what will ultimately become the next generation of Peer-to-Peer's data analysis capabilities for credit unions! The purpose of bank data inclusion in Peer-to-Peer is to enable credit unions to compare their own financial performance to similar metrics available in the FDIC call report for banks.

Using the features and capabilities of Peer-to-Peer that you are already comfortable with, you can now explore the following:

- Evaluate the performance of local community banks (select a bank as your primary);
- See how your credit union compares in key performance categories to both customized bank and CU peer groups within your own markets;
- Create charts that plot your credit union with individual local community banks;
- Perform advanced financial services industry analysis for a more complete understanding of market trends;

Important! Our financial analysts have worked hard to map relevant FDIC bank call report fields to NCUA call reports fields whenever applicable. However, there are several call report metrics for credit unions that are either not reported by banks, are not relevant “apple-to-apples” comparisons, OR where there is data reported by banks that is not required by NCUA. For this reason, there are several standard built-in and possibly your own custom displays within Peer-to-Peer that will not work when banks are included within the comparison sets (peer groups) or if a bank has been selected as a primary institution.

To aid in the analysis of bank data, we have compiled a series of compatible built-in displays that can be located in the “Bank Comparison” drop down menu. We recommend you familiarize yourself with these new built-in displays when including bank comparables.

Disclaimer: The data contained in this version of Peer-to-Peer is currently only for development and testing purposes. Callahan & Associates makes no claims, warranties, guarantees, or conditions regarding the accuracy or availability of the data. The software is provided “as-is,” “with all faults” and “as available.”

Now that we have dispensed with the required legal stuff, we encourage you to give it a spin and share with us your thoughts on what you like, what isn't working, and ideas for improvement. To access bank data, first email software@creditunions.com or give us a call at 800-446-7453 and ask for your bank unlock code. Once you have your code go to **Help > About Peer to Peer** and enter the unlock code. After reopening Peer-to-Peer you will have access to the Bank Comparison section.

Additional materials included in this packet will help you explore the Bank Comparison section and create your own displays with credit union account codes that have associated bank data.