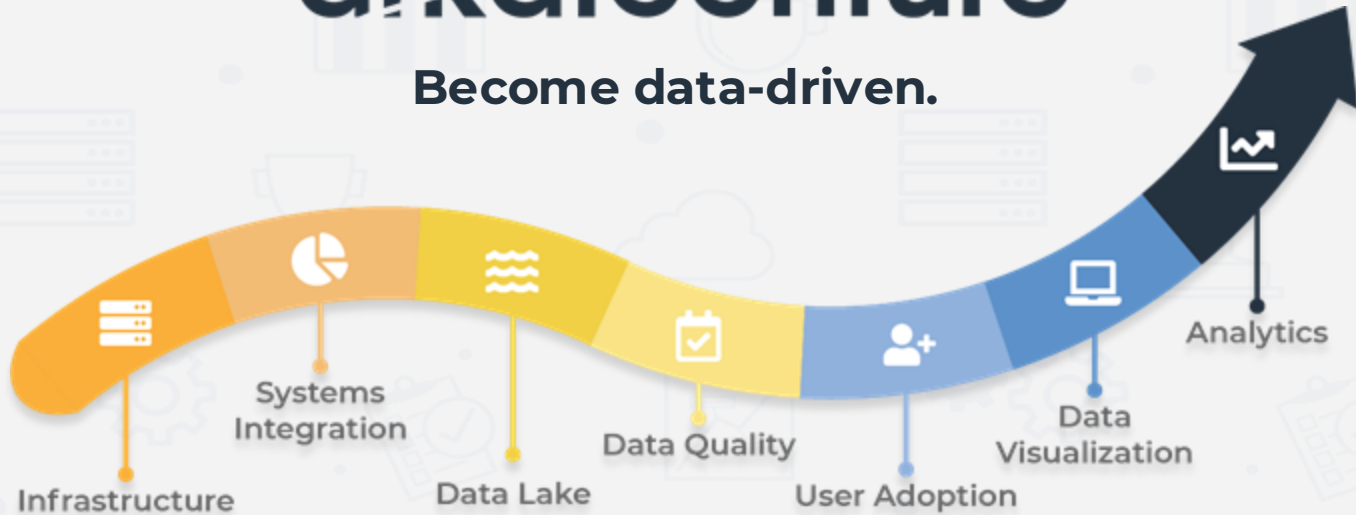


arkatechture

Become data-driven.

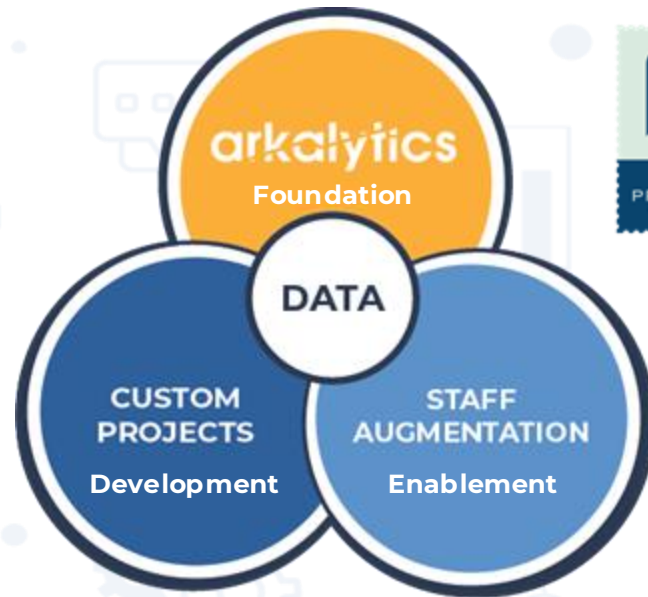


SBA For-Profit Meeting
Barry Kurland, Chief Commercial Officer



A BIT ABOUT arkatechture

Arkatechture is a technology company dedicated to empowering community banks and other organizations with data-driven insights they can use to improve their business performance and customer experience.



arkalytics

Arkalytics is a cloud-native analytics, reporting, & data science platform solution tailored for Community Banks. Integrate your data sources into a fully managed Data Lakehouse to unlock a suite of dashboards. Build the foundation and agility to innovate your digital member experience.

 Governance

 Workbenches

 Dashboards

 Analytics

Build Trust
in Your Data
Analytics Practice

Leverage Self-Service
Analytics Capabilities

Executive, Operational, &
Financial Dashboards

Artificial
Intelligence &
Machine Learning



5 Banks • 5 Arkalytics in 17 States
Banks

SaaS & other solutions for \$100m - \$10b+ banks

"We're very excited about this relationship with Arkatechture because we're providing our members a valuable resource as they navigate the digital journey – which is critical in today's business environment. Our focus is on educating banks about the importance of data analytics and offering them support through Arkatechture's expertise."

Lauren Perry
President



Tanya Duncan
EVP Revenue & Strategy



"Ultimately, the partnership with Arkatechture enhances our member banks' competitiveness, as it provides them with more knowledge to make better decisions."

U.S. Bank Customer Asset Ranges

Arkalytics - \$500m - \$9.8b

Custom Analytics: - \$2.5 - \$9.2b

SNL Banker Support: \$375m - \$8b

Staff Augmentation - \$367b

Associate Memberships



INDIANA
BANKERS
ASSOCIATION



GEORGIA
BANKERS
ASSOCIATION



FLORIDA
BANKERS
ASSOCIATION



IOWA BANKERS
ASSOCIATION



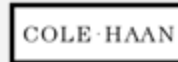
S&P Global



SBA Revenue: SBA Events & Referral Agreements



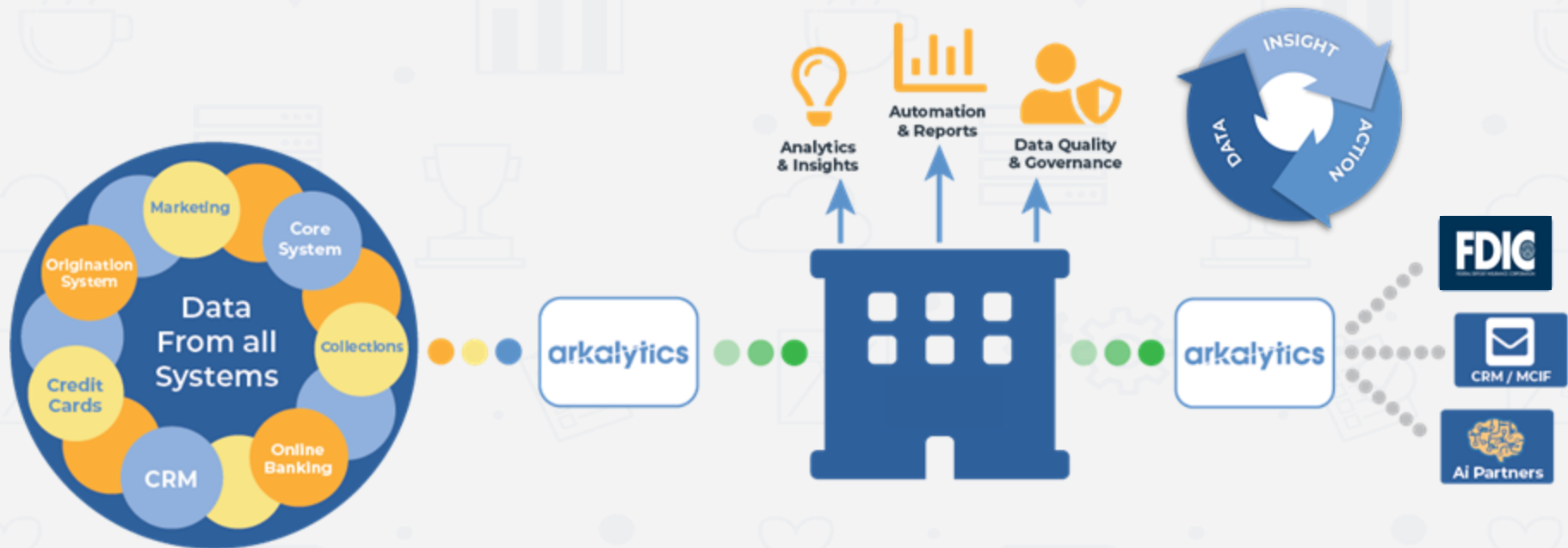
Our Community Bank and Other Customers



Platform & Partnership to Drive ROI for your Member Banks



Platform: Optimize Business Performance & Customer Experience



Customer Testimonial: Partnering to Drive ROI with Arkalytics

"Your whole team all across the board is full of smart people that really just want to help everyone. Like in their DNA, they've been coded this way. Arkatechture is a rare and special company. That's what we invested in."

How Does Data Analytics Drive Business Value and ROI?



*According to a study conducted by Nucleus Research, on average, **for every dollar spent on analytics technology, the customers received \$9.01 in benefits** on an average project budget of \$563,114.*

188% ROI

1. Reporting Automation



One bank reduced the time it takes to generate a report from 16 *hours* to 15 *minutes*.

389% ROI

2. Strategic Dashboards



Another saved \$30,000/year by using dashboards to eliminate vendor costs.

968% ROI

3. Self-Service Analytics



70%+ of employees are now licensed Tableau users at a leading FI.

1,209% ROI

4. Predictive Analytics & ML/AI



Some banks are deploying pooled analytical models for segmentation & attrition.



Revenue & Margins *Grow top line - e.g.,*

- Smarter product & service cross-selling
- Improved underwriting criteria for loan decisions
- Increase non-interest income by analyzing payments



Operational Efficiency *Optimize Expense - e.g.,*

- Recurring report automation
- Branch and call center analytics to measure KPIs and utilization
- Scoring to efficiently target specific customer behaviors for action



Risk Management *Monitor/Reduce Risk - e.g.,*

- Monitor top KPIs and KRIs
- Dynamic management of loan concentration risk
- Enterprise fraud and risk management
- Analyze ACH deposit trends & alert when a recurring deposit stops



**Generate SBA revenue
via referral fees and
exhibits & sponsorships**



**Develop revenue
generating continuing
education content**



**Present insights,
trends, and topics of
interest at SBA events**



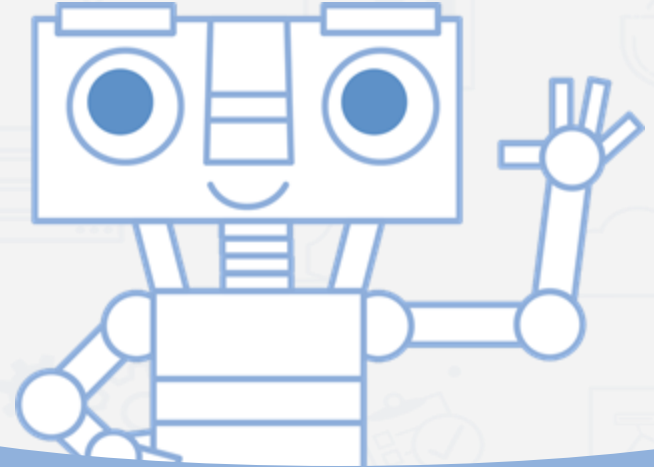
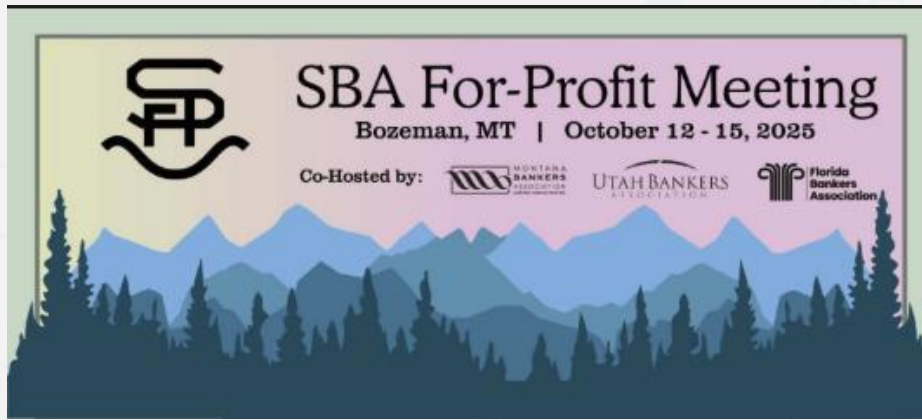
**Competitively
differentiated
solution & services**



**Help member banks
close their digital
transformation gap**



**Meet data and predictive
analytics needs for banks
of all sizes**



Thank you!



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