



Press Release

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M&T Bank Signs Agreement to Implement Black Knight's Enterprise Business Intelligence Solution

Enterprise Client Leverages Additional Black Knight Solutions Across the Full Loan Life Cycle

- Using Black Knight's Enterprise Business Intelligence solution will help M&T Bank improve operational efficiencies, generate new revenue opportunities, and enhance risk mitigation across multiple operations – from originations through servicing and default
- LoanSphere Data Hub and LoanSphere Motivity – the primary components of the Enterprise Business Intelligence solution – are at the core of Black Knight's advanced LoanSphere platform of integrated software, data and analytics that supports the mortgage and home equity loan life cycle
- M&T Bank is currently a Black Knight enterprise client and is further expanding its use of Black Knight solutions.

JACKSONVILLE, Fla. – Feb. 5, 2018 -- [Black Knight, Inc.](http://www.blackknight.com) (NYSE:BKI) announced today that it has signed an agreement with [M&T Bank](http://www.mtbank.com), one of the largest banks in the U.S., to implement Black Knight's Enterprise Business Intelligence (EBI) solution to provide broader and deeper insight into the bank's mortgage portfolio and to help improve efficiency across M&T Bank's origination and servicing operations.

LoanSphere Data Hub and LoanSphere Motivity – the primary components of the Enterprise Business Intelligence solution – are central to Black Knight's innovative LoanSphere platform of integrated software, data and analytics that supports the mortgage and home equity loan life cycle.

“Further expanding our relationship with Black Knight by implementing business intelligence into our company's data strategy will help M&T Bank take advantage of additional benefits, such as identifying opportunities to add value for our customers, and adding another tool to support our compliance efforts,” said Michael Todaro, EVP of the Mortgage and Consumer Lending Division of M&T Bank. “These capabilities are also key to augmenting our data strategy and leveraging our data to improve our overall efficiency and performance.”

Black Knight's Enterprise Business Intelligence solution leverages data to help both lenders and servicers generate and protect revenue, improve efficiency and performance, and reduce compliance risk. The LoanSphere Data Hub technology aggregates, links and stores data from multiple Black Knight applications with public records and third-party sources. The technology systematically reviews and interprets large datasets, and delivers the results in a way that users can easily respond to or perform specific actions.

LoanSphere Motivity makes the loan data easier to understand and act upon. By being able to view detailed information about their operations, Black Knight clients can proactively measure, monitor and manage performance

across the enterprise. Motivity also provides streamlined access to visualizations of production and performance metrics, and includes configurable dashboards for users to view specific information that is important to them. M&T Bank will also implement Motivity Insights, which are prebuilt business intelligence components packaged to solve various issues specific to the mortgage industry.

M&T Bank currently uses Black Knight's suite of LoanSphere solutions, including:

- LoanSphere Empower loan origination system
- LoanSphere Exchange, a data exchange network for lenders and service providers to connect and conduct business online for services such as appraisals, title and settlement services, mortgage insurance and more
- LoanSphere MSP servicing system
- Several Black Knight data and analytics solutions, including mortgage performance data

As a result of the combination of Black Knight LoanSphere products used, M&T Bank is a Black Knight enterprise client. Clients that use specific LoanSphere offerings across the mortgage continuum can realize exponential value from the integration of Black Knight's innovative software and comprehensive data and analytics.

"We are proud to offer additional solutions to M&T Bank that will get the right information to the right people at the right time for better decision-making and understanding what actions need to be taken," said Tyler Sherman, president of Black Knight's Enterprise Business Intelligence division. "This combination of operational insights and powerful data assets will support greater efficiency and productivity at M&T Bank to drive improved results."

"With the addition of these solutions, M&T Bank exemplifies the model Black Knight enterprise client," said Black Knight CEO Tom Sanzone. "By integrating Black Knight's suite of LoanSphere solutions and data assets from origination to servicing and bankruptcy/foreclosure, M&T Bank is implementing the most efficient operating model in the mortgage space. No other provider in the mortgage industry can offer Black Knight's complete range of innovative, mission-critical solutions and data across the loan life cycle to help clients eliminate inefficiencies, discover insights, drive down costs and reduce risk."

About LoanSphere

LoanSphere is Black Knight's premier, end-to-end platform of integrated technology, data and analytics supporting the entire mortgage and home equity loan life cycle – from origination to servicing to default. The platform delivers business process automation, workflow, rules, and integrated data throughout the loan process, providing a better user experience, cost savings and support for changing regulatory requirements. By integrating lending functions and data, Black Knight's LoanSphere helps lenders and servicers reduce risk, improve efficiency, and drive financial performance.

Clients that use multiple LoanSphere offerings, such as the Empower and/or LendingSpace loan origination systems, Exchange and MSP, are considered Black Knight enterprise clients and can realize exponential value from the integration of these technologies, as well as the utilization of Black Knight's comprehensive data and analytics.

About Black Knight

Black Knight (NYSE:BKI) is a leading provider of integrated software, data and analytics solutions that facilitate and automate many of the business processes across the homeownership life cycle.

As a leading fintech, Black Knight is committed to being a premier business partner that clients rely on to achieve their strategic goals, realize greater success and better serve their customers by delivering best-in-class software, services and insights with a relentless commitment to excellence, innovation, integrity and leadership. For more information on Black Knight, please visit www.blackknightinc.com.

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