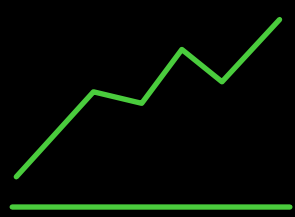




TAKING RISK OUT OF THE EQUATION

with Balance Sheet Manager



A stable stream of net interest income is vital for financial institutions. Economic conditions are changing, rates keep rising and margins are under pressure. At the same time, financial institutions are burdened by disparate legacy systems.

43%

of financial institution executives say they face more risk now than in the past.*



Managing financial risk

64%

feel that financial risk is the most concerning, while **55%** feel they have already been impacted by financial risk. **31%** anticipate being impacted in the next 12 months.*

How can FIS® help?

FIS Balance Sheet Manager empowers banks with in-depth risk analysis, versatile scenario planning and stress testing for interest rate in the banking book (IRRBB), liquidity and capital, including advanced tools like EaR and VaR metrics – enabling proactive risk management, regulatory compliance and informed decision making for improved financial stability and enhanced performance.

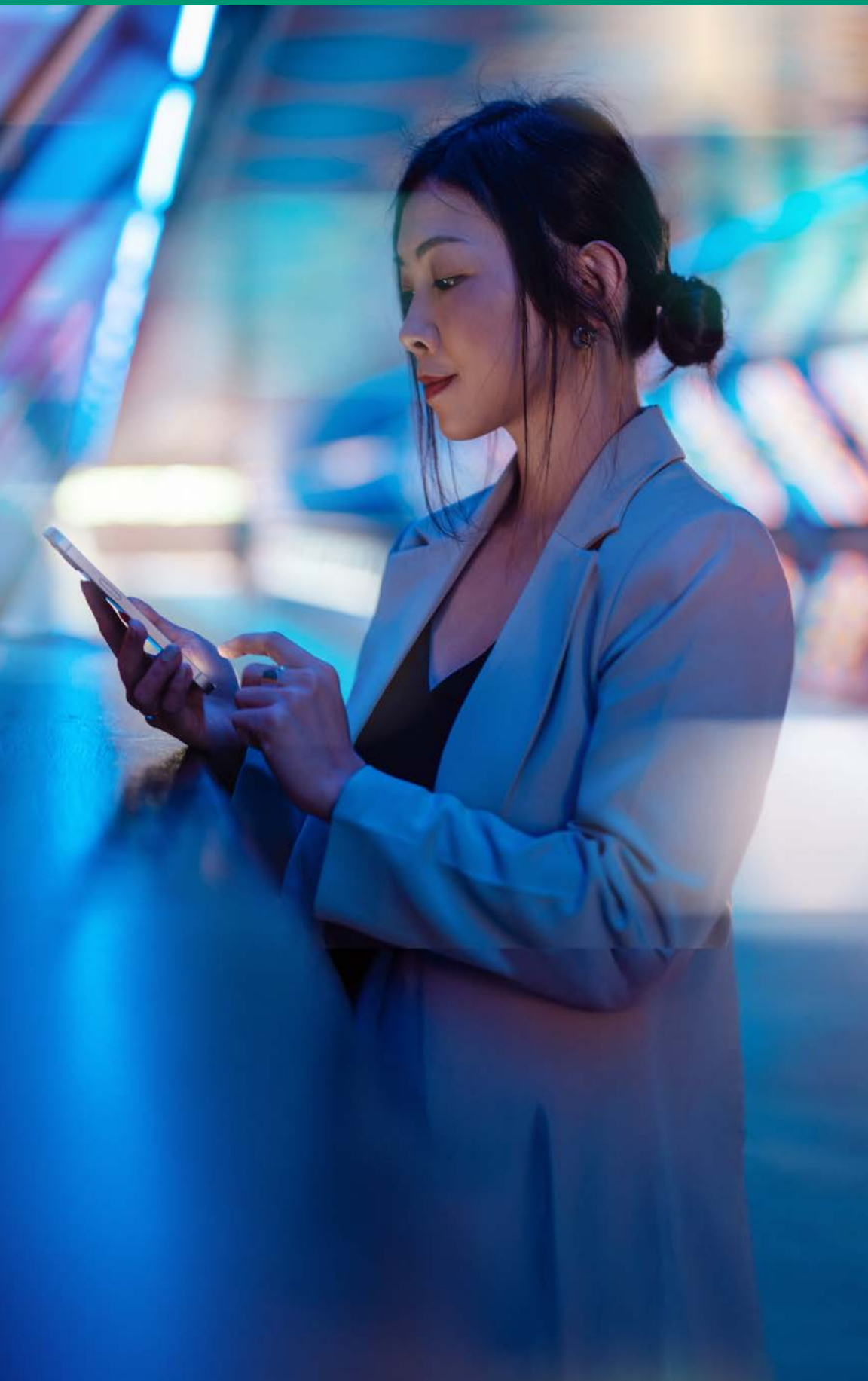
Navigating the regulatory environment

39%

feel that legal and regulatory risks are the most concerning. **46%** feel like they have already been impacted. **36%** anticipate being impacted in the next 12 months.*

How can FIS help?

FIS Balance Sheet Manager empowers financial institutions to mitigate legal and regulatory risks through a holistic ALM and liquidity risk management platform that enhances compliance, performance and profitability – while offering advanced analysis and customized reporting capabilities, including addressing ICAAP/ILAAP and IRRBB requirements. Thus ensuring that banks can efficiently plan the balance sheet, hedging, liquidity and funding economic capital and comply with ever-evolving regulations, at a sound economic cost.



Modernizing with technology

50%

of financial institutions are confident that they will be able to manage and overcome their current challenges. Coincidentally, **49%** have adopted new technology to address their financial risk.*

How can FIS help?

FIS Balance Sheet Manager is a comprehensive solution offering advanced, customizable risk management capabilities across different departments, enabling financial institutions to stay competitive and confidently address current and future challenges in a rapidly evolving financial landscape.

Our cloud-enabled Balance Sheet Manager not only offers leading-edge cloud architecture, but also offers a range of support and managed services to simplify the management of your Balance Sheet Manager architecture and reduce the overall cost footprint to your firm.

MODERNIZE YOUR BALANCE SHEET MANAGEMENT TODAY.

*Source: 2023 FIS Innovation Report

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PAYS, BANKS AND INVESTS™**