

# Bank Strategy Insights

FINANCIAL SERVICES GROUP | BALANCE SHEET STRATEGIES

September 17, 2020

## Bank Strategy Insights

Please see this week's [Rate Sheet](#) and [Yield Curve Opportunities](#).

Join us for our upcoming events:

<b>Sept 23: Balance Sheet Strategies vs. Tactics: Preparing for Q4 and 2021</b>
Conference Call & Webinar
<b>Oct 1 : IBANY's 46th Annual Convention</b>
Virtual
<b>Oct. 22 : NJBA - Enterprise Risk Management Conference</b>
Virtual
<b>Nov. 4 : FFIEC Capital Market Conference</b>
FDIC Seidman Center - Arlington, VA

If any of our prior observations pique your interest, please contact your Piper Sandler representative or email us at [PSbankstrategyinsights@psc.com](mailto:PSbankstrategyinsights@psc.com). For derivatives, please email our affiliate, Piper Sandler Hedging Services, LLC, at [FSG-Derivatives@psc.com](mailto:FSG-Derivatives@psc.com).

### Other Thoughts from Around the Firm

Technology is at the forefront of senior bank executives' minds as winning new customers, increasing efficiency and managing risk, through the implementation of new technology, is core to their strategic plans. This was highlighted in the results of Piper Sandler's 1st Fintech Survey. Senior bank executives are steadfast in their commitment to grow and evolve their business through technology, although concerns around cost, return on investment, business interruption and interoperability with current systems can slow adoption.

As we endeavor to better understand our depository clients' views on Fintech, we have prepared our 2nd Fintech Survey - please see the link below. By clicking on the link, you will be taken to Survey #2 which builds on Survey #1 by gathering additional information on tech strategy, vendor selection and core banking systems.

This 5 minute survey can be filled out by any and all members of your senior leadership team and, when completed, will meaningfully contribute to our continuing efforts to provide unparalleled thought leadership and best-in-class advice.

Thank you in advance for taking the time to respond to this survey and we look forward to sharing our insights with you.

LINK TO SURVEY:

[Piper Sandler FSG Fintech Survey #2](#)

# Bank Strategy Insights

FINANCIAL SERVICES GROUP | BALANCE SHEET STRATEGIES

Page 2

September 17, 2020

## CONTACTS

### Scott Hildenbrand

Managing Director

Head of Balance Sheet Analysis and Strategy

Head of Piper Sandler Hedging Services

212 466-7865

### Jim Armstrong

Managing Director

212 466-7978

### Jean Bonatucci

Managing Director

212 466-7793

### Matt C. Brunner

Managing Director

913 345-3371

### Mary Marshall

Managing Director

212 466-7890

### Jorge Puente

Managing Director

212 466-7835

### Ryan Smith

Managing Director

212 466-7966

### Leah J. Vault, CFA

Director

212 466-7769

### Kris E. Johnson, CFA

Vice President

612 303-0608

### Kelly Hughes

Assistant Vice President

212 466-7856

### Kevin Wanke

Assistant Vice President

212 466-7988

### Sarah De Vries

Analyst

612 303-0616

### Matt Earley

Analyst

212 466-7816

### Hill Fleet

Analyst

212 466-7825

## Meet our Team

### GENERAL INFORMATION AND DISCLAIMERS:

This report has been prepared and issued by the Balance Sheet Analysis and Strategy (BSAS) group of Piper Sandler & Co., a registered broker-dealer and a member of the Financial Industry Regulatory Authority, Inc. Swap introducing broker services are offered through Piper Sandler Hedging Services, LLC, registered with the Commodity Futures Trading Commission and a member of the National Futures Association.

The information contained in this report (except information regarding Piper Sandler & Co. and its affiliates) was obtained from various sources that we believe to be reliable, but we do not guarantee its accuracy or completeness. Additional information is available upon request. The information and opinions contained in this report speak only as of the date of this report and are subject to change without notice.

This report has been prepared and circulated for general information only and presents the authors' views of general market and economic conditions and specific industries and/or sectors. This report is not intended to and does not provide a recommendation with respect to any security. This report does not take into account the financial position or particular needs or investment objectives of any individual or entity. The investment strategies, if any, discussed in this report may not be suitable for all investors. Investors must make their own determinations of the appropriateness of an investment strategy and an investment in any particular securities based upon the legal, tax and accounting considerations applicable to such investors and their own investment objective. Investors are cautioned that statements regarding future prospects may not be realized and that past performance is not necessarily indicative of future performance.

This report does not constitute an offer, or a solicitation of an offer, to buy or sell any securities or other financial instruments, including any securities mentioned in this report. Nothing in this report constitutes or should be construed to be accounting, tax, investment or legal advice. Neither this report, nor any portion thereof, may be reproduced or redistributed by any person for any purpose without the written consent of Piper Sandler & Co.

© 2020 Piper Sandler & Co. All rights reserved.