

LET'S REIMAGINE BANKING

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DRIVING GREATER SYNERGIES

Finacle

Nia

AssistEdge

Skava

Panaya

TradeEdge

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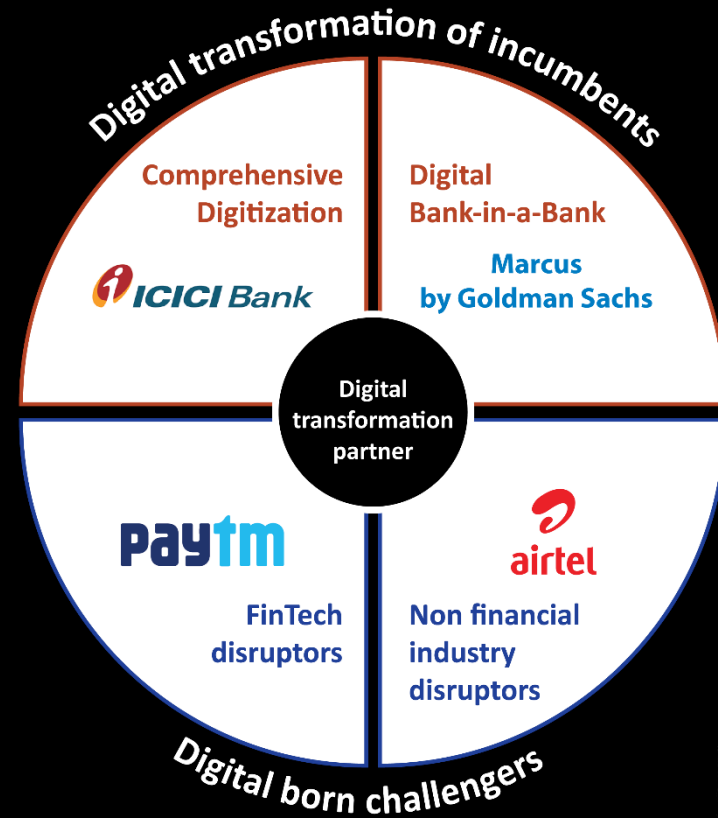


**IT'S
GOOD TO
BE BACK!**

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**WE ARE GOING THROUGH
INTERESTING TIMES**

BOTH INCUMBENTS AND CHALLENGERS RELY ON FINACLE

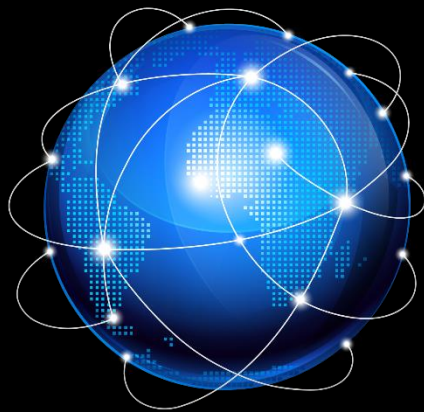


DRIVING NEW WAYS OF DOING BUSINESS

BLOCKCHAIN FOR BANKS

11

Clients on pilot networks



2

Clients in production

THE MOST AWARDED SOLUTION IN THE INDUSTRY TODAY

16 awards won in the last 15 months

2017

THE ASIAN BANKER®
STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY

BEST CORE BANKING PROJECT, AFRICA
United Bank for Africa and Finacle

BEST CORE BANKING PROJECT, MIDDLE EAST
Emirates Islamic Bank and Finacle



BEST PILOT
ICICI Bank and Emirates NBD

**BEST FINANCIAL INCLUSION
PROJECT** India Post

Banker
Middle East | Africa

**BEST DIGITAL BANKING
TECHNOLOGY**

**BEST INNOVATIVE
TECHNOLOGY
PROVIDER**

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THE MOST AWARDED SOLUTION IN THE INDUSTRY TODAY

16 awards won in the last 15 months

2016

THE ASIAN BANKER[®]
TECHNOLOGY INNOVATION AWARDS 2016

BEST CORE BANKING IMPLEMENTATION PROJECT -
SINGLE COUNTRY

ICICI bank and Finacle

THE ASIAN BANKER[®]
TECHNOLOGY INNOVATION AWARDS 2016

BEST CORE BANKING IMPLEMENTATION PROJECT -
MULTI-COUNTRY

State Bank of India and Finacle



RETAIL BANKER
INTERNATIONAL

**BEST USE OF ONLINE
BANKING**
Sacombank with Finacle

JUNIPER
FUTURE DIGITAL
AWARDS



BEST BANKING SYSTEM

NexGen Bank
Awards

**BEST DIGITAL SOLUTIONS
PROVIDER**
Finacle Omnichannel Hub

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**POWERING
BANKING
EXCELLENCE
THE WORLD OVER**



94 countries



848 million consumers



16.5 % of the world's population



1 billion accounts

WE RECOGNIZE THE VARIOUS INDUSTRY SHIFTS

\$2.9
Trillion



50%
of the GDP



75%
of contactless payments



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KEY FORCES IMPACTING BANKING

Environmental Factors

Challenging economy environment

Increasing regulation costs

Low interest rate environment



Ubiquitous Digitization

Technology-led

Intensifying competition

Demanding customers



THE INDUSTRY PERFORMANCE REVEALS THE STRESS

ROE by region (%)

Developed



Emerging



Source: Mckinsey research, Bloomberg, Compustat, Datastream, OECD, SNL, Thomson Reuters,
McKinsey Panorama – Global Banking Pools

TO SUCCEED, PROGRESSIVE BANKS HAVE CLEAR FOCUS AREAS

COMPREHENSIVE
DIGITIZATION



CONTINUOUS
INNOVATION WITH
ECOSYSTEM

COST
OPTIMIZATION



REIMAGINE
CUSTOMER
EXPERIENCE

**WE WANT TO ACTIVELY
SHAPE THE FUTURE
WITH YOU**

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- 1 Driving banking-as-a-platform
- 2 Accelerating automation
- 3 Elevating customer experience
- 4 Enabling a cognitive business
- 5 Delivering cloud native applications

5

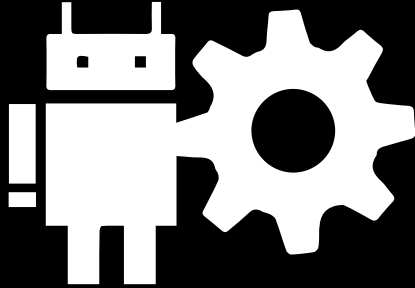
STRATEGIC INVESTMENT AREAS

DRIVING BANKING-AS-A-PLATFORM BUSINESS MODEL



- › Open banking initiatives
- › Collaboration with the FinTech ecosystem
- › Curating business networks

ACCELERATING AUTOMATION



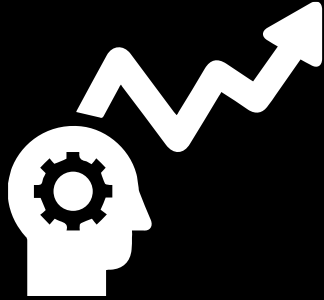
- › Robotic process automation
- › AI platform for intelligent automation
- › Inter-organization process automation

ELEVATING END-CUSTOMER EXPERIENCE



- › Platform for Continuous innovation
- › Omnichannel hub
- › Designing frictionless experiences

ENABLING COGNITIVE BUSINESS



- › Banking specific analytics offering
- › Embedded insights
- › Self-learning applications

DELIVERING CLOUD NATIVE SOLUTIONS



- › Cloud-first application strategy
- › Cloud provider agnostic suite
- › Progressive cloud migration approach

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AN EYE ON THE PRESENT,
AND AN EYE ON THE FUTURE

RENEW **NEW**

on a foundation of continuous learning

**TODAY'S LIMITS OPEN
TOMORROW'S
OPPORTUNITIES**

LET'S UNLIMIT

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