

Bank Strategy Insights

FINANCIAL SERVICES GROUP | BALANCE SHEET STRATEGIES

October 2, 2020

Banks left with pockets full of cash and few places to go

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

This past week, Scott Hildenbrand, head of balance sheet analysis and strategy, joined S&P Global's Street Talk Podcast to discuss the unprecedented inflow of deposits and how to measure whether the funds are short term in nature. He also talks about how banks should approach investing in the current low rate environment and what opportunities to consider.

[Click Here](#) to access Nathan Stovall from S&P Global's accompanying piece, *Banks left with pockets full of cash and few places to go*.

Click Below for the Podcast episode itself:

iTunes:

<https://podcasts.apple.com/us/podcast/ep-69-banks-left-with-pockets-full-of-cash-and-few-places-to-go/id1277129317?i=1000492968380>

SoundCloud:

https://soundcloud.com/street-talk_spglobal/ep-69-banks-left-with-pockets

If any of these observations pique your interest, please contact your Piper Sandler representative or email us at PSbankstrategyinsights@psc.com. For derivatives, please email our affiliate, Piper Sandler Hedging Services, LLC, at 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 members of your senior leadership team and will meaningfully contribute to our continuing efforts to provide unparalleled thought leadership and best-in-class advice.

Thank you for taking the time to respond to this survey. We look forward to sharing our insights with you.

LINK TO SURVEY: [Piper Sandler FSG Fintech Survey #2](#)

If learning more about our recent work is of interest to you, please don't hesitate to contact FSG-Solutions at FSG-Solutions@psc.com for more information.

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