

Balance Sheet Insights

PIPER SANDLER FINANCIAL STRATEGIES

November 6, 2020

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

Upcoming speaking engagements

Nov. 9 & 10 : Piper Sandler: East Coast Financial Services Conference
Virtual: Dimitri Delis
Nov. 10 : Piper Sandler 2020 Election Macro, Market & Regulatory Insights
Webinar: Piper Sandler Financial Strategies team
Nov. 20: CFA Society New York Webcast Program - Still Lower for Even Longer: What Will Its Impact Be
Virtual: Scott Hildenbrand
Dec 1 : Compass Municipal Advisors: 16th Annual SCFCSI Conference
Virtual: Dimitri Delis
Dec 7 : 2020 Piper Sandler Balance Sheet Strategy Seminar
Virtual: Piper Sandler Financial Strategies team
Dec 8 : NY Government Finance Officers Assoc.: Western Holiday Seminar
Virtual: Dimitri Delis

If any of our observations pique your interest, please contact your Piper Sandler representative or email us at PSFS@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 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](#)

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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