Traditional financial institutions are facing new challenges

- **50% profit loss**
  - Low ROE
- **3% annual growth**
  - Slow growth

- **8000 Fintechs worldwide**
  - Competitive pressure increasing
- **$1+ billion US spent annually on compliance.**
  - Compliance is complicated and costly

Many banks cannot deliver the modern services their customers now demand

- **Legacy core technology**
  - Huge initial investment
  - Inflexible
  - Difficult to adapt
- **New generation of customers**
  - Easy-to-use apps
  - New services
  - Faster performance

Banks urgently need a bridge to new technology

**IBM Open Banking Platform...**
- Accelerates digital transformation
- Integrates systems; leverages existing technologies
- Full stack solution from core-to-cloud
- Built for the future

**Enables banks to...**
- Introduce an open, intelligent, platform-based banking model

So they can...
- Quickly create modern apps for new customers
- Drive new revenue channels
- Engage with Fintechs
- Participate in the API economy
- Stay ahead of regulatory requirements

**Accelerate your journey with IBM Open Banking Platform**

For more information about how IBM can help your financial organization build a bridge to the future, visit us here: [ibm.biz/ibmopenbanking](http://ibm.biz/ibmopenbanking).

Sign up for a demo or IBM Design Workshop, click the button:

- Let’s build!
- Watch our video

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**Legacy core technology**
- Easy-to-use apps
- New services
- Faster performance

**New generation of customers**
- Easy-to-use apps
- New services
- Faster performance

**Banks urgently need a bridge to new technology**
- Accelera...