

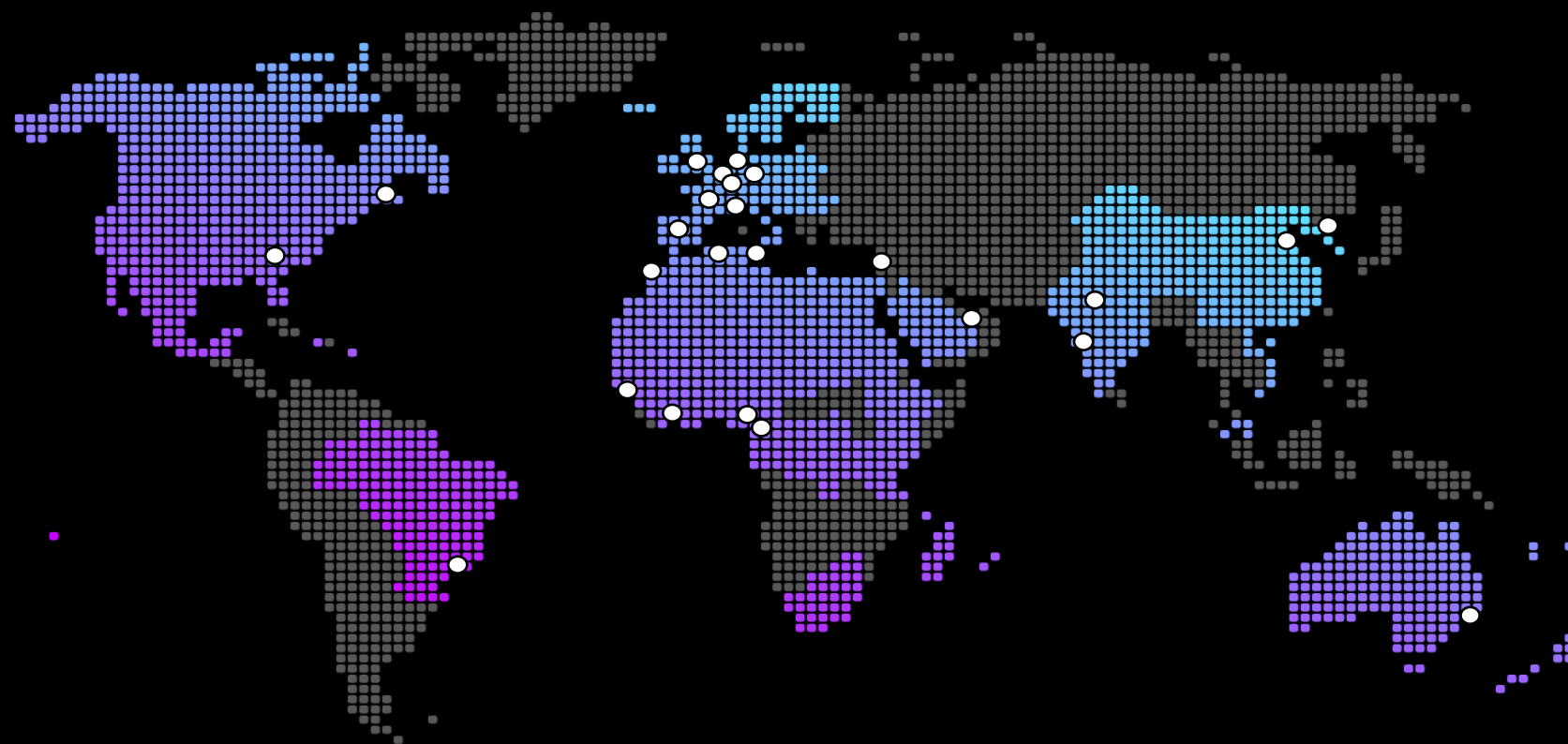
FINANCIAL SERVICES ANALYST DAY

MARCH 2022

Sopra Banking Software Market Positioning

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 Sopra Banking
Software



1,500+

Financial institutions
run our platforms

80+

Countries where
we are Live

5,000+

Financial services
experts

€434,1_M

Annual revenue
in 2021

sopra  steria |  Sopra Banking
Software

sopra  steria

SBS Summit anchoring Open Ecosystem

Summit 2021

5,000 participants

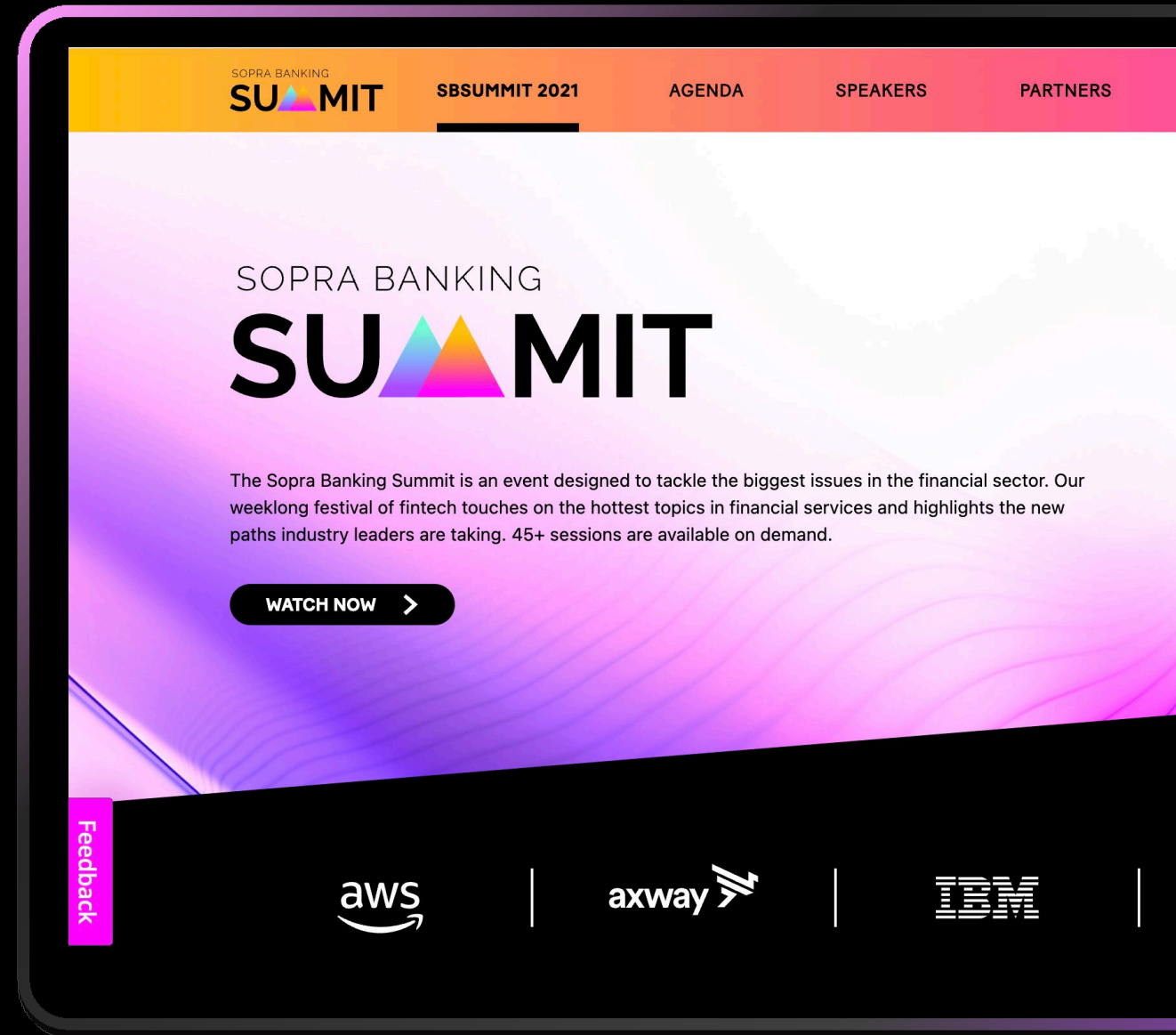
60+ sessions

30+ bank's speakers

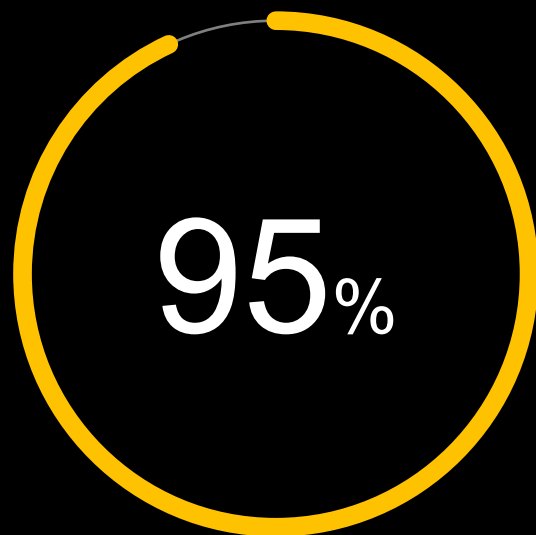
50+ partners

Summit 2022

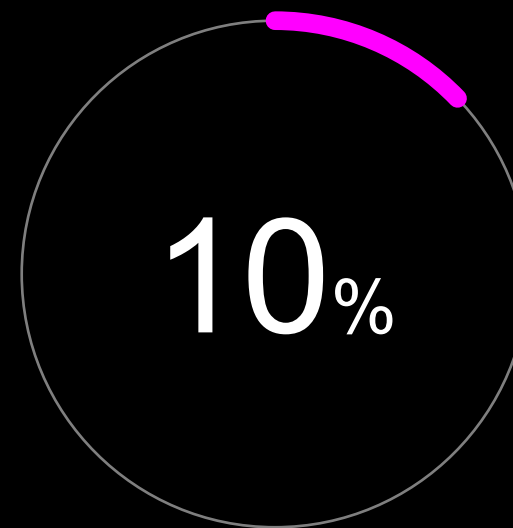
Welcoming you!!!



Today's challenge of Financial Institutions



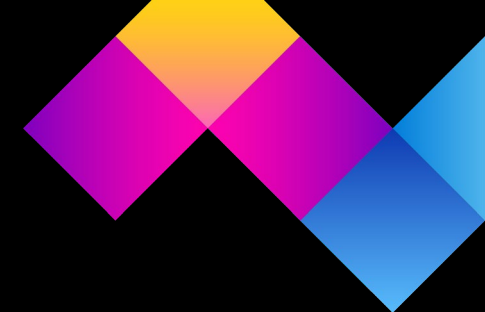
of Clients interaction
generate less than...



of Financial
Institution's revenues

SOURCE : SOPRA BANKING SOFTWARE RESEARCH, 2021

A vision for Financial Institutions



EMBEDDED

Banking everywhere
and not only at Bank
with adaptive business
model

INCLUSIVE

A bank for everyone
with everybody in an
open ecosystem

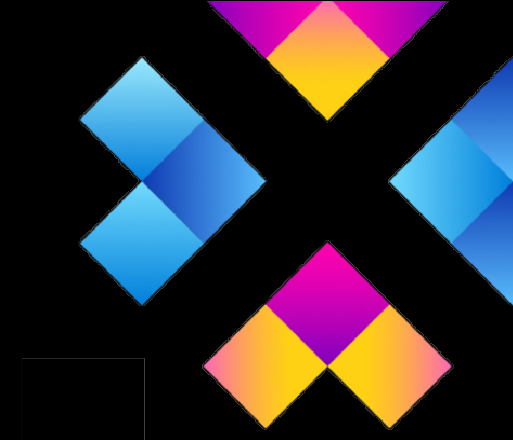
EFFICIENT

Operational efficiency,
resiliency and security
by purpose

HUMANIZED

Bring digital symmetry of
attention from prospects
to clients up to Bank's
talents

Sopra Banking Software positioning for growth



Banking
Services



Composable
Banking



Cloud
Platform

More than 150 banks and financial institution today rely on our SaaS platform offering

RUN ONE SERVICE

Savings plans	Int'l reporting	Consumer loans	Securities accounts
Corporate loans	SME payments	General ledger	Notice accounts
Savings accounts	Term deposits	Foreign exchange	Mortgages
Request-to-pay	Interest calculation	Credit Cards (int'l)	Debit Cards (int'l)
Account with overdraft	Direct Debit	SEPA credit transfers	Non SEPA credit transfers
Position Keeping	Instant Payments	Pricing and billing	Standing orders

Launch with One Banking Service across full banking and financing value chain

COMPOSE ON NEEDS

Savings plans	Int'l reporting	Consumer loans	Securities accounts
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Compose based on bank's needs in tactical re-platforming mode

INDUSTRIALIZE BUSINESS

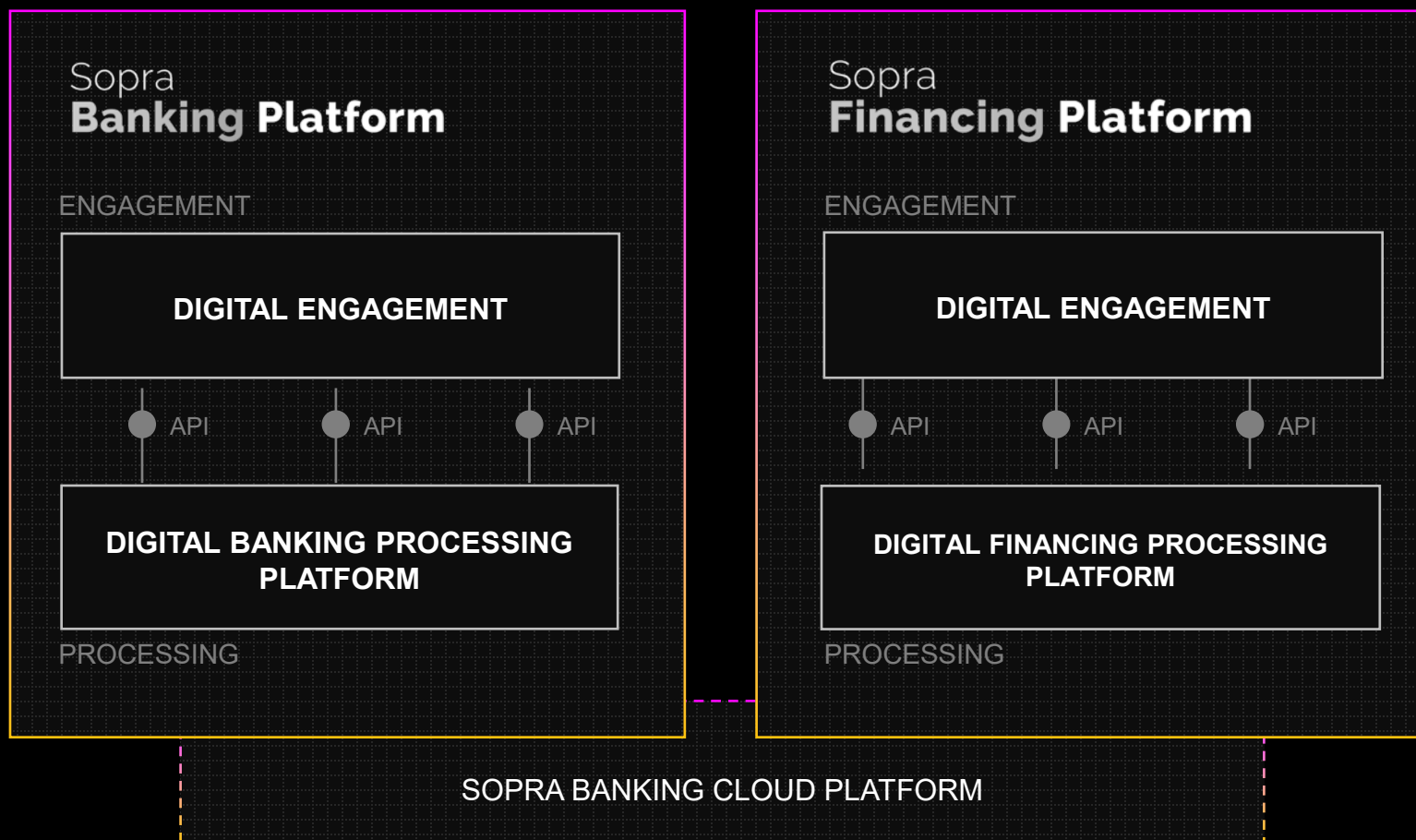
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From digital to core or from accounts to payments, lending and compliance

RUN THE BANK

Savings plans	Int'l reporting	Consumer loans	Securities accounts
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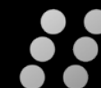
Run the full bank from geographies launch and run to new neobank branding mode



2 key platforms to address 2 key markets



COMMON
ARCHITECTURE
PRINCIPLES



NON-FUNCTIONAL
PRINCIPLES



GO-TO-CLOUD
STRATEGY

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Thanks

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