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Fiserv Launches BancAnalyst Risk, an Online Advisory Tool

- Helps financial institutions accurately identify where to apply resources to effectively and efficiently manage risk

- Introduces a new approach to examining enterprise risk and its influence on franchise viability and earnings volatility

- Scores a financial institution's exposure in seven enterprise risk components

BROOKFIELD, Wis.--(BUSINESS WIRE)-- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that it has launched BancAnalyst® Risk for online advisory. This solution introduces a new approach to examining enterprise risk and its influence on franchise viability and earnings volatility.

BancAnalyst Risk rounds out the online advisory tool offering from Fiserv, which includes BancAnalyst Profit and BancAnalyst Growth. Created to assist bank executive management, BancAnalyst Risk is the starting point for accurately identifying where a bank should apply resources to effectively and efficiently manage its risk. BancAnalyst Risk focuses on and scores a financial institution's exposure in seven enterprise risk components:

- Market Area Risk – footprint size and industrial concentration

- Velocity Risk - relative growth, or velocity, of the franchise

- Strategic Risk – institution's portfolio diversification

- Capital Management Risk – capital adequacy, generation and exposure

- Asset Quality – asset loss rate, exposure and coverage

- Liquidity Risk – relative short term funds generation capacity

- Earnings Composition – volatility and sustainability of earnings

"We are longtime users of the BancAnalyst online advisory tools which help us in our strategic planning and guide us in identifying key focal points so that we are working on the right things to drive our performance," said George W. Hamlin, IV, Chief Executive Officer and Chairman of Canandaigua National Bank and Trust. "With the addition of BancAnalyst Risk, we now have access to a next generation performance planning platform that addresses the three critical drivers of franchise value – profit, growth and risk."

"The lesson re-learned from the financial crisis of 2008 is the importance of focusing on all three drivers of franchise value: profit, growth and risk. Financial institutions are focused on building an earnings stream that is sustainable, which requires an understanding of, and

resource allocation towards, enterprise risk management," said Steve Cotton, president, Bank Intelligence Solutions at Fiserv. "BancAnalyst Risk enables financial institution executive management to pinpoint risks that threaten the sustainability of earnings streams and to identify industry solutions that can manage or mitigate those risks. The solution introduces innovative risk metrics that financial institutions can leverage in regulatory compliance, strategic planning or board reporting."

The BancAnalyst tools are part of Bank Intelligence Solutions[®] from Fiserv which combine comprehensive industry data with the thought processes of experienced bank advisors to create a unique, automated solution to help financial institutions drive franchise value. These online advisory solutions offer financial institutions continuous access to objective, expert analysis of their institutions' performance.

Additional Resources

- Bank Intelligence Solutions from Fiserv - http://bit.ly/nYSuZd

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit www.fiserv.com.

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