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Fiserv Helps U.S. Institutions Zero In on Core Funding Opportunities

Recent study shows strong correlation between core deposits and bank performance; online advisory tools from Fiserv deliver intelligence to drive effective core funding strategies

BROOKFIELD, Wis., May 14, 2009 (BUSINESS WIRE) -- Fiserv, Inc. (NASDAQ: FISV), the leading global provider of financial services technology solutions, announced today that its online advisory solution is helping hundreds of U.S. banks identify and capture opportunities for growing consumer and commercial deposits. [BancAnalyst^{\(R\)}](#) from Fiserv provides tools and expert analysis that enable institutions to: gain thorough knowledge about their markets; identify specific targets; set goals; and efficiently allocate resources to further cultivate the core funding that is crucial to their survival and building long-term franchise value.

This is one example of Fiserv's leading role in applying data analytics in an intuitive format that readily identifies opportunities that can generate revenue, margin improvement and savings for its clients. Through its core competency in Business Intelligence and Optimization, Fiserv is delivering the tools and expertise banks and credit unions require to analyze financial, customer and market data; draw valuable insights; and apply them toward improving their businesses.

Tapping into the power of its own web-based tools, Bank Intelligence Solutions at Fiserv recently examined the performance of every bank in the U.S. to quantify the impact core funding has on an institution's fiscal health and performance. Fiserv compared the institutions' core deposits ratio (core deposits to total liabilities) to return on equity (ROE) and return on assets (ROA). At the lowest end of the spectrum, the banks with a core deposits ratio of less than 55 percent have an average of negative 2.37 percent ROE and negative .25 percent ROA. At the other end, the banks with a ratio of more than 79.9 percent core deposits to liabilities are generating, on average, a 6.65 percent ROE and .72 percent ROA.

"Banks are not only challenged today because of poor credit quality, liquidity is an equally critical factor," said Curry Pelot, executive vice president of Information Technology, Bank Intelligence Solutions, Fiserv. "The proof is in the numbers. Institutions with a higher volume of core funding are more stable, have lower liquidity risk and interest expense, have a greater opportunity to generate fee income and are performing well despite the tumultuous market. Our tools are giving banks vital financial and market information and a quantifiable basis from which they can hone in on the right strategies to generate those core deposits."

As part of Fiserv's 2009 ICBA *Leadership in Action* Webinar series, Bank Intelligence Solutions presented the findings of its core funding analysis to approximately 300 bankers. A replay of the webinar titled "Today's Keys for Core Funding" is available at the [Bank Intelligence website](#). During this session Fiserv also discussed specific tactics higher performing community banks are employing in order to gain core deposit and transaction accounts, and demonstrated how its BancAnalyst tools give bankers the insight they need to determine the right funding sources and strategies for their institutions.

"Bank Intelligence Solutions from Fiserv give us a complete picture of our strengths and weaknesses and the ability to fully analyze our marketplace to identify where we can grow core deposits," said Mark Fox, executive vice president of Palmetto Bank in Laurens, South Carolina, a bank with assets of \$2.2 billion. "The comprehensive information we obtain through the BancAnalyst tools has enabled us to determine where we stack up against the competition, confidently map out a strategy and apply our resources--based on hard numbers--to marketing efforts for highly targeted opportunities."

Banks of all sizes, from de novos to super regional banks, rely upon BancAnalyst Financial and BancAnalyst Market Web-based tools for strategic planning, earnings enhancement, incentive compensation, budgeting resource allocation, branch rationalization decisions, target market programs, market expansion plans and other strategic applications. For more information about the BancAnalyst online advisory solution visit www.bankintelligence.fiserv.com or contact us at 800-846-6681.

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. Ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry, Fiserv celebrates its 25th year in 2009. For more information, visit www.fiserv.com.

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