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## Core Banking on Cloud: The Hybrid Cloud Imperative

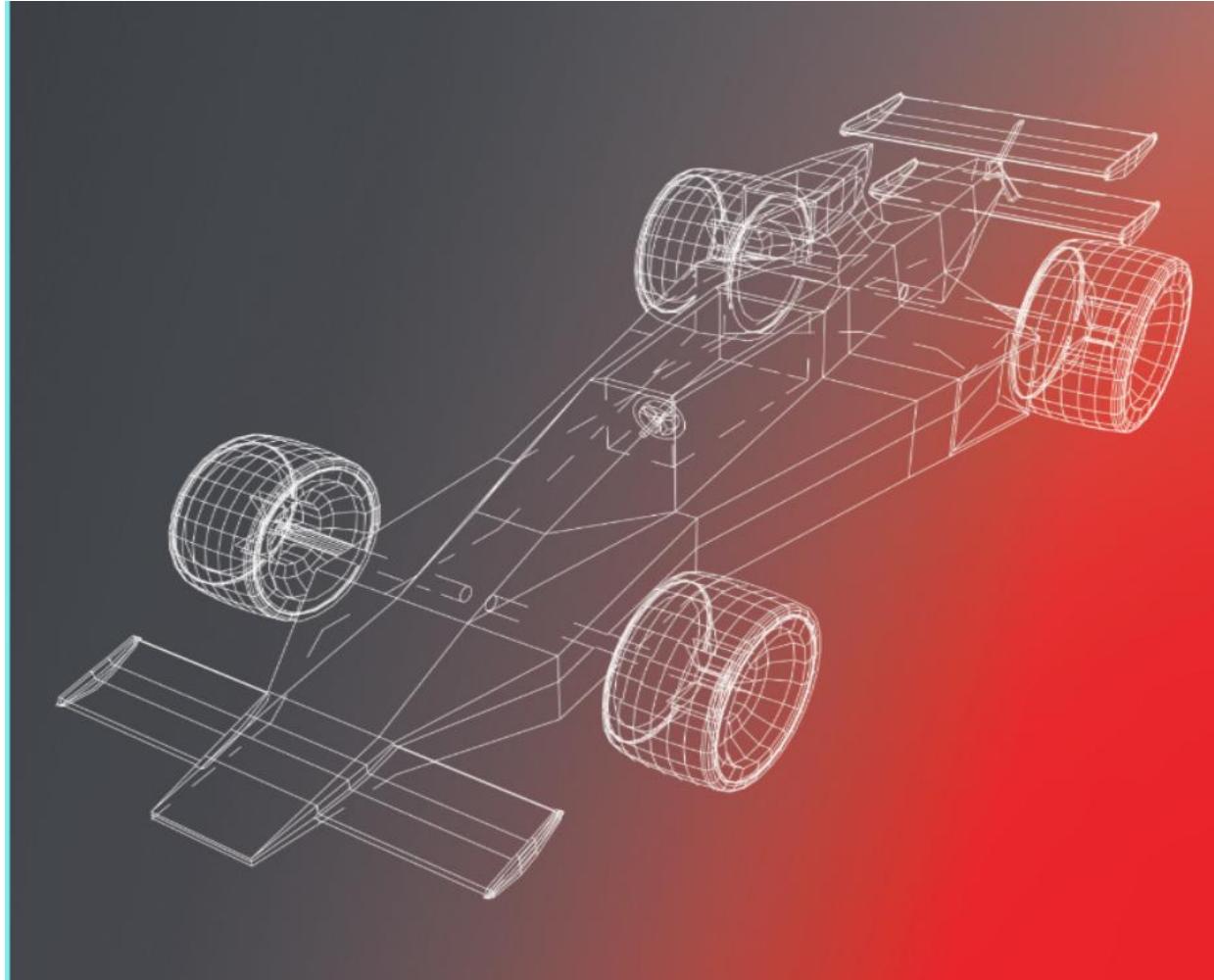
Explore how banks are balancing agility, security & scale for future-ready banking

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# Core Modernization meets Cloud Adoption



Banks are at a pivotal moment. Legacy cores built on aging technologies are struggling to support the demands of digital ecosystems, real-time operations, evolving regulations, and rising customer expectations.

Modernization is no longer a choice — it's a necessity. While cloud-powered strategies drive transformation, a “one-size-fits-all” approach rarely suffices. Hybrid cloud stands apart, blending the innovation of public cloud with the control of private environments to enable secure, scalable modernization.

According to industry reports, over 90% of financial institutions are already using hybrid cloud solutions, underlining its growing dominance as the preferred model for core transformation.

This POV explores the twin engines of transformation — core and cloud — and how Finacle and IBM Power enable modernization with confidence.

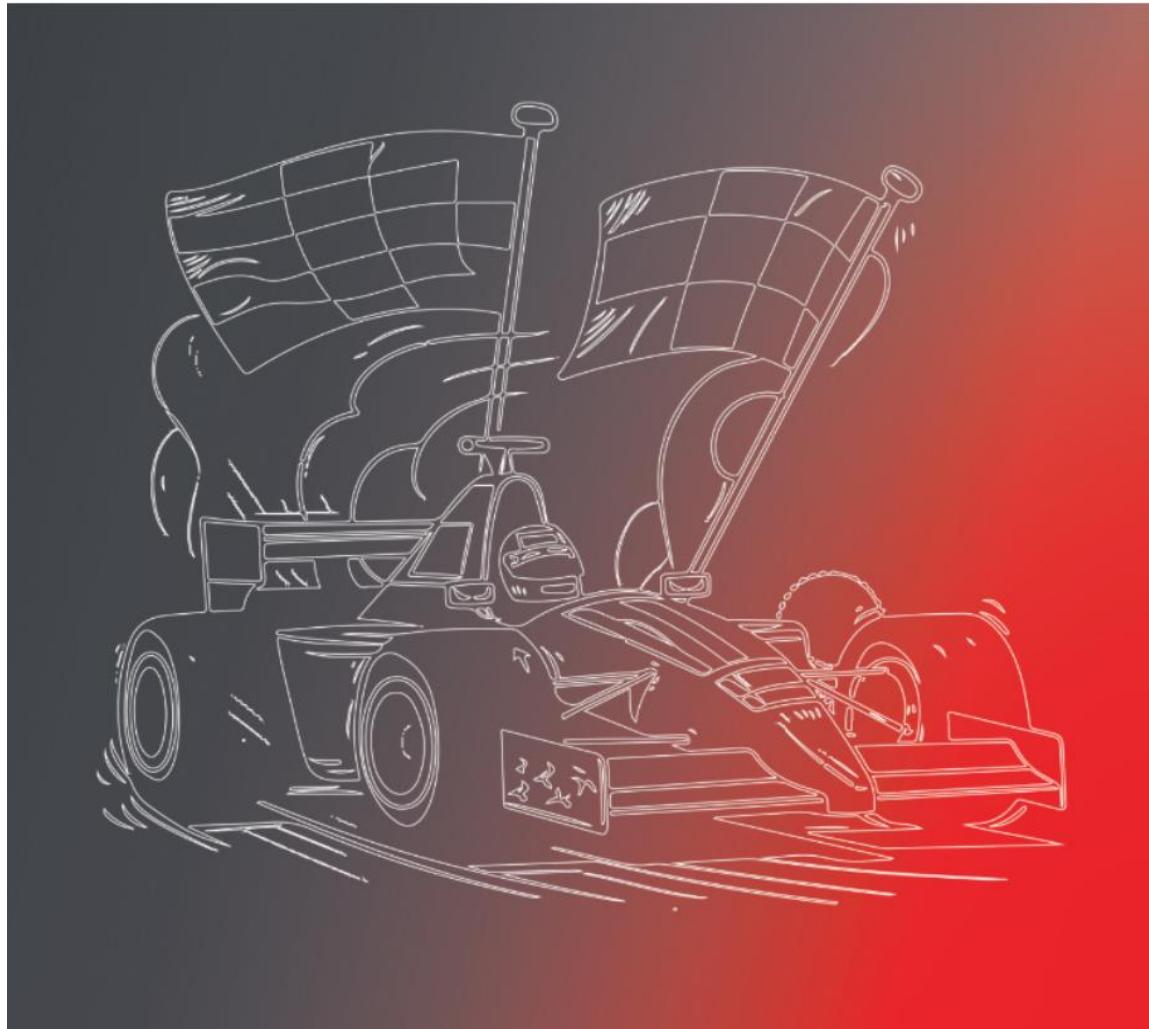
# Hybrid Cloud Emerges as the Preferred Choice

Hybrid cloud is emerging as the recommended model for banks to modernize core systems - delivering compliance, scalability, and agility together. It is the strategic cornerstone of future-ready banking, empowering institutions to innovate confidently while maintaining control.

- Security + Flexibility – Protect sensitive workloads while fostering innovation across environments
- Cost Efficiency – Shift from CapEx to OpEx with intelligent workload placement and resource utilization
- Elastic Scalability – Scale seamlessly to meet dynamic business demands without compromising performance
- Innovation Speed – Accelerate product development and time-to-market for new products and services
- Compliance Assurance – Ensure data sovereignty and regulatory alignment across jurisdictions
- With hybrid cloud, banks can modernize confidently, achieving agility, compliance, and sustainable transformation.



# Empower Your Bank with a Future-Ready Next-Gen Core



Finacle Core Banking, built on next-gen architecture, delivers a comprehensive, feature-rich suite to make your core truly future-ready.

With real-time processing, open APIs, flexible product factories, extensive parameterization, product bundling, and reusable business components banks are enabled for faster innovation and accelerated time-to-market. Cloud-native and fully scalable, the platform provides a secure, modern, and engaging foundation, empowering banks to meet evolving customer expectations, drive sustainable growth, and confidently embrace the future of banking.



Thank you!

