

**SPECIAL ADDRESS :
MAJOR FORCES
TRANSFORMING
BANKING.**

**JOHN
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THE HEALTHIEST
BANKS COME
FROM LARGEST
ECONOMIES



**MOVE INTO
AUTOMATION**

**BANKING
IS
CYCICAL**



BANK
- CASH
- WESTERN
POPULATION

**OVEREXTEND
INTO THINGS
THAT WIRE HIGH RISK**
- SUBPRIME
MORTGAGES

**CONDUCT
BREACH=**
- MISSELLING
- MANIPULATION

**REGULATORY
CHANGES**



TECH
- DIGITAL PAYMENTS
- ASIA GROWING
ECONOMY



WHAT SORT OF
COMPANY DO YOU
WANT TO BE
LONG TERM?

**SUSTAINABLE
SUCCESS OF BIZ**
- EXIST BEYOND
MAKING MONEY.
- PRINCIPLES & VALUES.

**NEED FOR
REINVENTION:
FINTECH
SOLUTIONS.**
- BLOCK CHAIN

**COGNITIVE
DISSONANCE**
TO HAVE VISION
& WORK IN
REALITY TO
ACHIEVE IT.

**FACT
VS.
BELIEF**

**AM I PART
OF THE ...
SOLUTION OR
PROBLEM?**

**BE PERSONALLY
ACCOUNTABLE.**