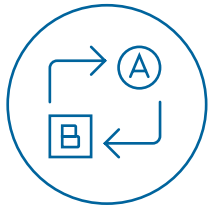


Realizing tomorrow today

Digital Reinvention in banking

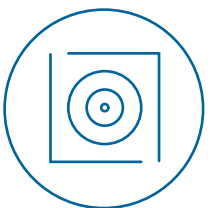
What banking executives see happening



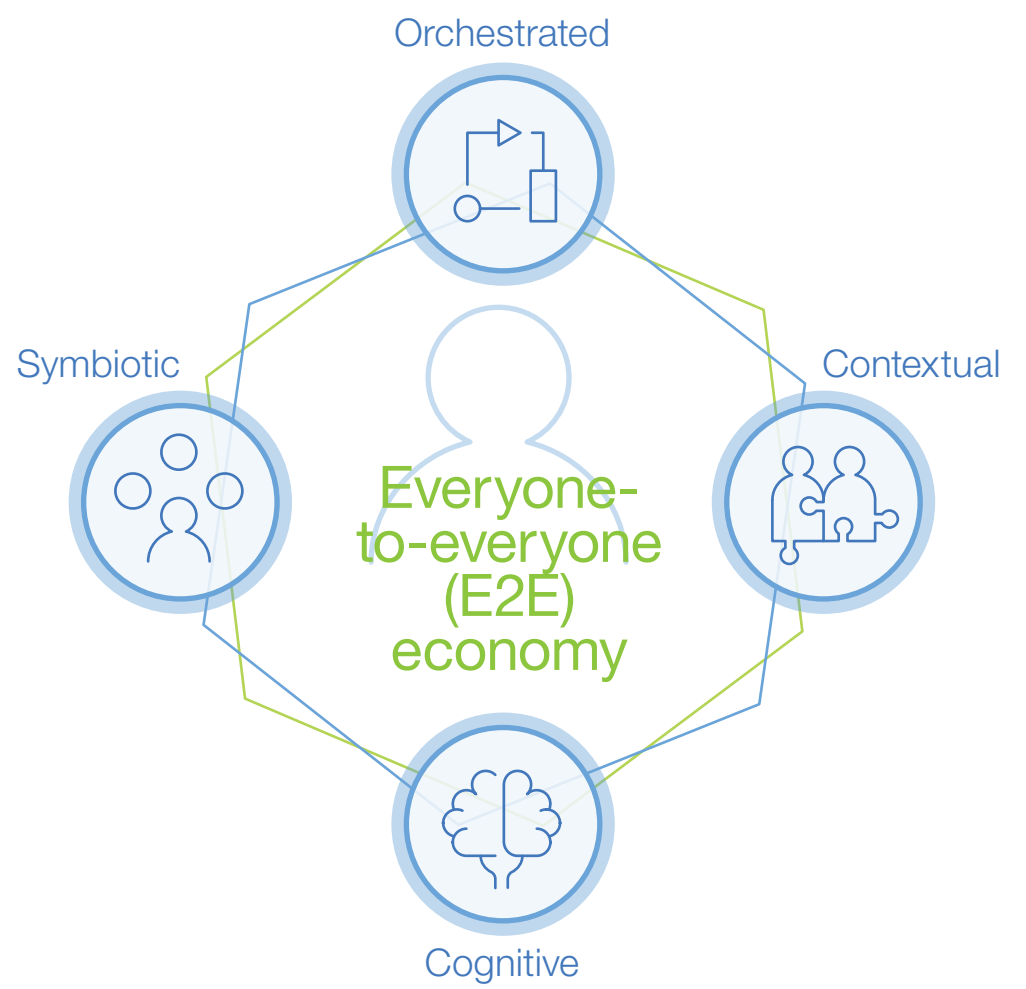
66% of global banking executives surveyed said that traditional value chains are being replaced



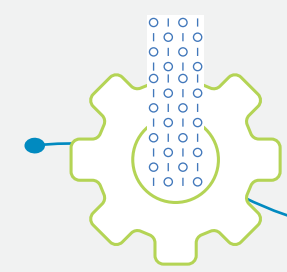
57% of global banking executives surveyed tell us that the boundaries between industries are blurring



61% of global banking executives surveyed see competition coming from new and unexpected places



Banking industry executives recognize the imperative to digitally reinvent their business



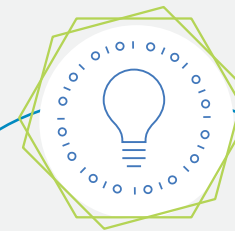
Digitization

Improve efficiency by applying technology to individual resources or processes



Digital transformation

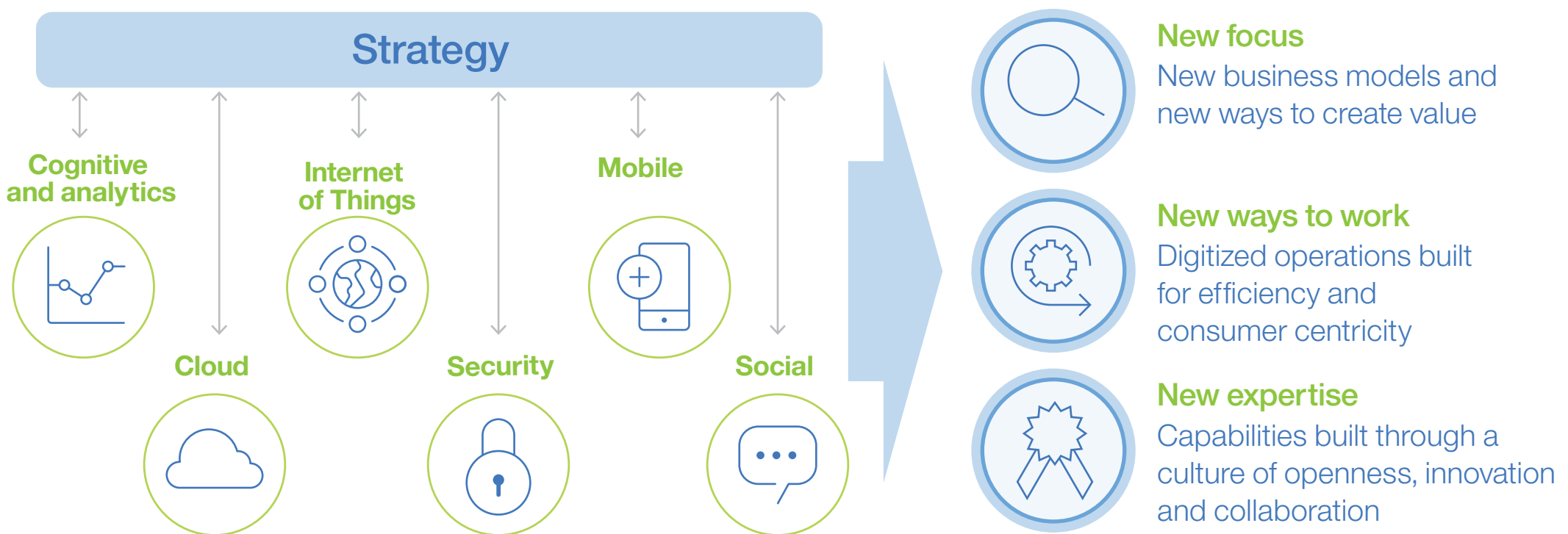
Digitize entire aspects of a business, producing consumer experiences that support individuals' needs or wants



Digital Reinvention™

Incorporate digital technologies like never before to create revenues and results via innovative strategies, products and experiences

Banks need to seize a digital advantage



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