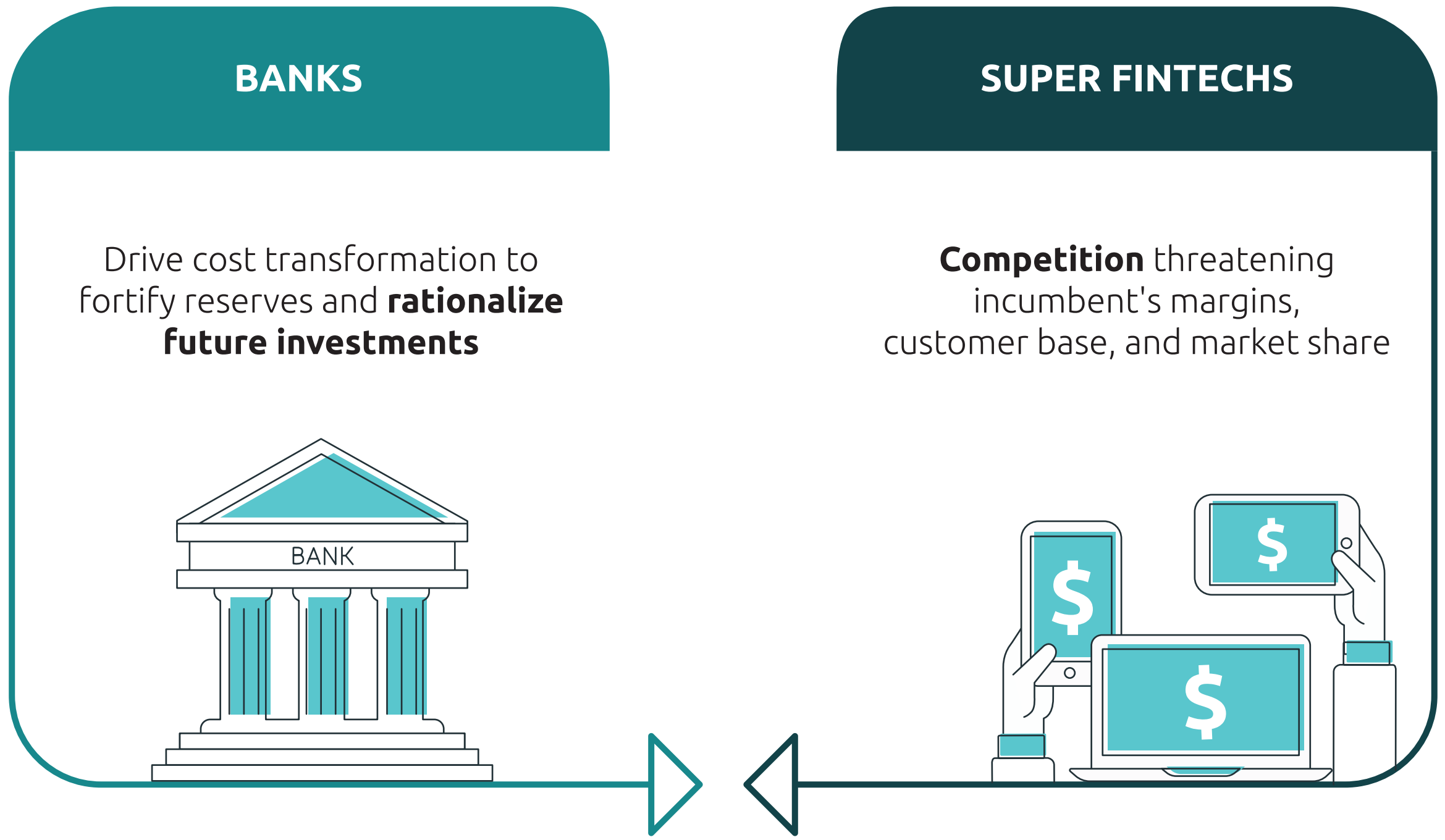
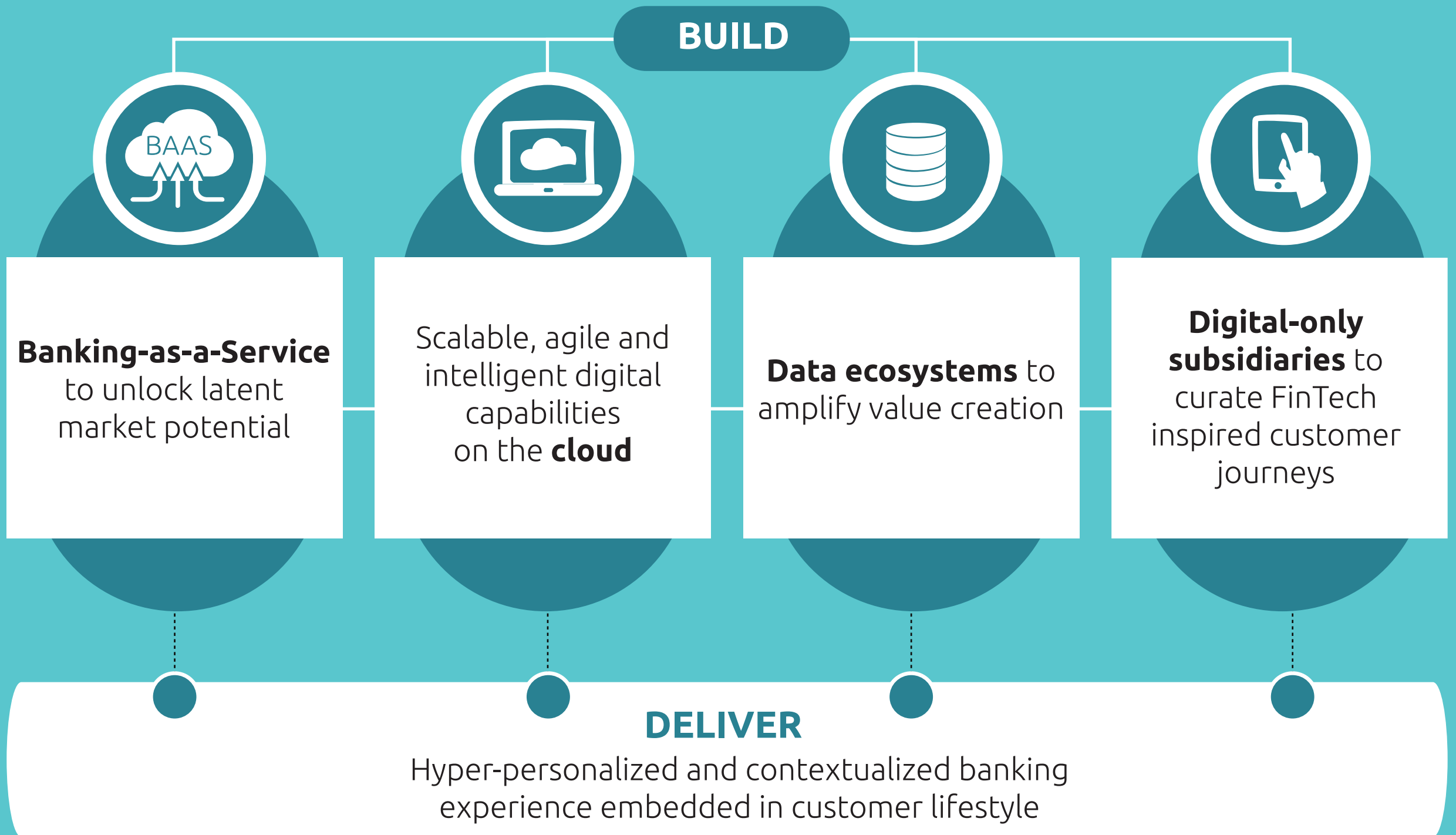


In a post pandemic economy – Cost and Competition remains a major concern



Banking 4.X era will require incumbents to create new value



Achieve sustainability goals and ensure data security to retain the new value



...while keeping an eye on the next banking evolution!

