



PERFORMANCE = **CAPABILITY** + **BEHAVIOR**

BankDirector®

BankDirector[®]

**IF YOU'RE NOT GROWING ANYWHERE,
YOU'RE NOT GOING ANYWHERE.**

AL DOMINICK

CHIEF EXECUTIVE OFFICER, BANK DIRECTOR & FINXTECH



"I DON'T WANT SOMEONE ELSE TO
DETERMINE MY FUTURE"

WHO DOES THIS **MINDSET** REPRESENT?



COMMUNITY **BANK** CEOS

IQ + EQ + CQ

WHO SAID THEY **HIRED** FOR THESE CHARACTERISTICS?



RICHARD DAVIS, US BANCORP

"VISION WITHOUT ACTION IS A DREAM;
ACTION WITHOUT VISION,
A NIGHTMARE."

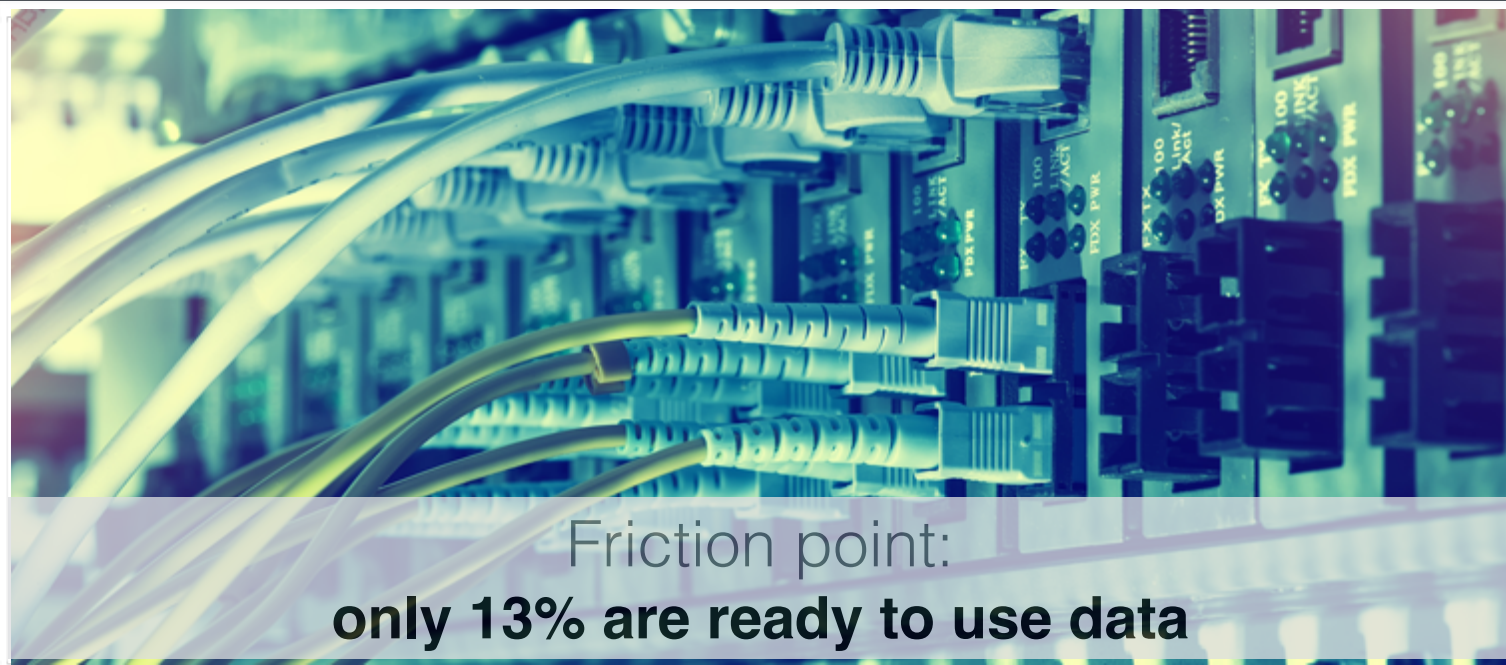
WHO **EXEMPLIFIES** THIS APPROACH?



STEVE STEINOUR, HUNTINGTON



SO WHAT'S ON A **BANK CEO'S** MIND RIGHT NOW?



ON A **BANK CEO'S** MIND



Walmart customers might be able to get installment loans for big-ticket items as soon as this fall through **Affirm**, a San Francisco financial startup run by a PayPal co-founder.

(*The companies reportedly are nearing an agreement on a pilot program)

ON A **BANK CEO'S** MIND



Friction point:
Margins on products
continue to decline

ON A **BANK CEO'S** MIND



U.S. Bancorp

*(*current board focus):*

APIs

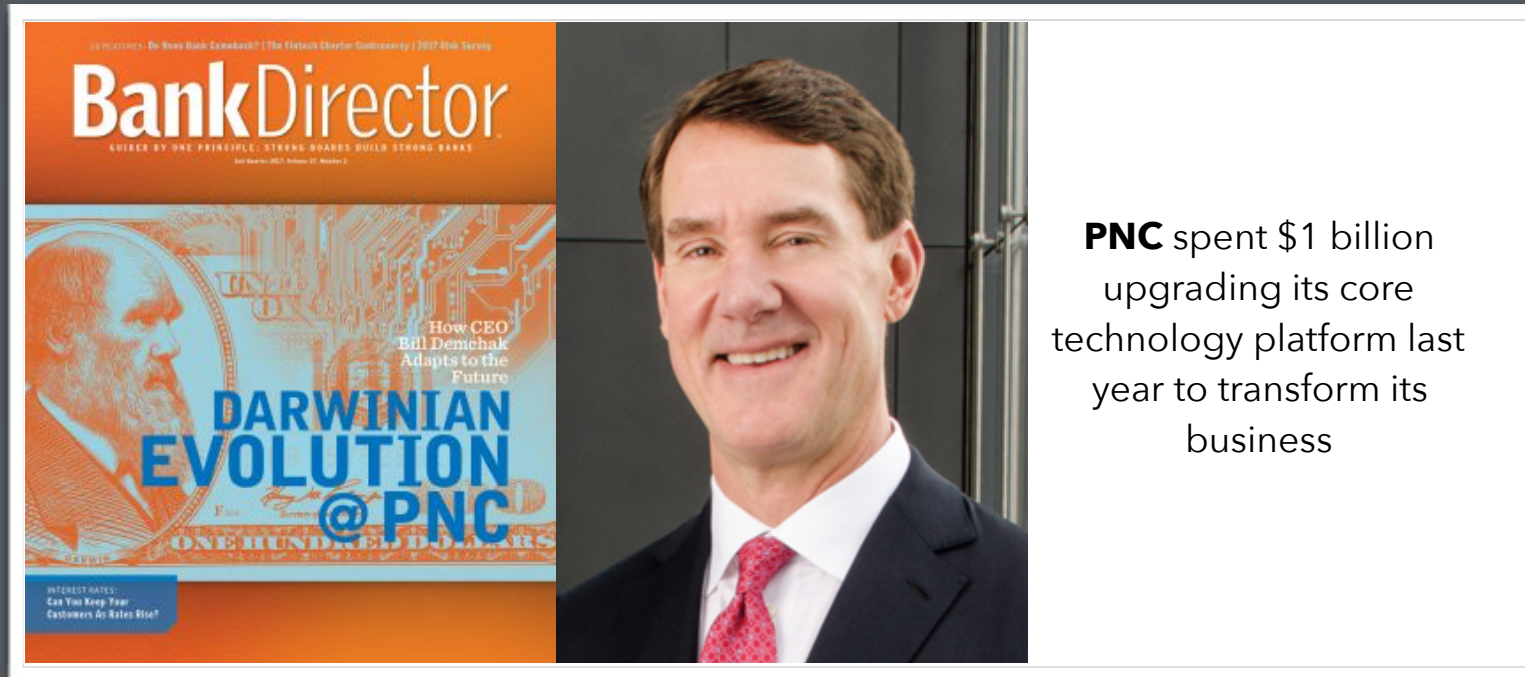
Digital Identity

Location-based Services

Cognitive computing / AI

Biometrics + security

INNOVATION **EXAMPLE** (#1)



PNC spent \$1 billion upgrading its core technology platform last year to transform its business

INNOVATION **EXAMPLE** (#2)



Fifth Third plans to spend an additional \$60 million this year on technology upgrades. It increased spending last year by \$75 million on compliance and risk, much of it by adding 373 employees in those areas, while reducing staff in other areas.

INNOVATION **EXAMPLE** (#3)



INNOVATION EXAMPLE (#3)



UMPQUA

B • A • N • K

THIS YEAR'S **EXAMPLE** (#1)



THIS YEAR'S **EXAMPLE** (#2)



THIS YEAR'S **EXAMPLE** (#3)



THIS YEAR'S **EXAMPLE** (#4)



THIS YEAR'S **EXAMPLE** (#5)

*When I talk tech with a bank exec...

Do you know what problems you're trying to solve?
What areas are most important to profit and near-term growth?
Which customer segments are critical for your bank?

AFT MEMBERS CAN HELP **ANSWER** THESE QUESTIONS



"The volume and pace of what's emerging is amazing. I've never seen it before in our industry."

Greg Carmichael, CEO of Fifth Thirds

CLOSING **THOUGHT**

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