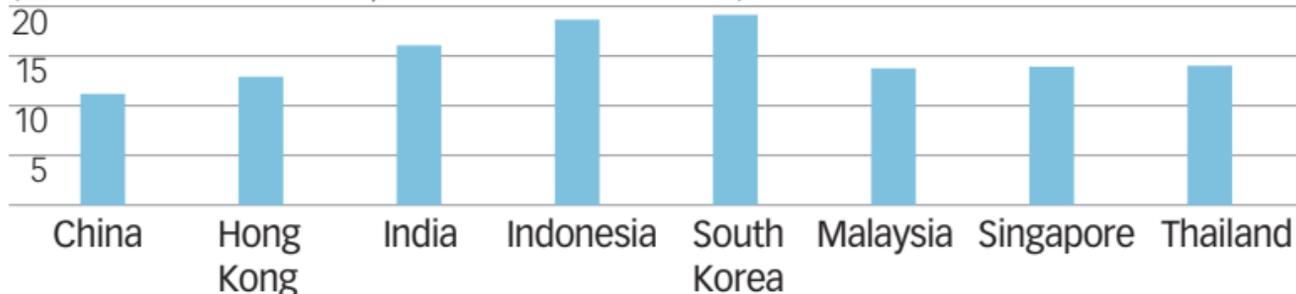


# Do, or do not. There is no try

## Fintech upside for banks

(POTENTIAL COST SAVINGS, % OF OPERATING INCOME)



## Fintech downside for banks

(POTENTIAL REDUCTION IN OPERATING INCOME, %)

