

6WDWHPHQW E\ 0U +\XQVRR .LP &RXQVHOORU
3HUPDQHQW 0LVVLRQ RI WKH 5HSXEOLF RI .RUHD WR
0HDVXUHV WR (OLPLQDWH ,QWHUQDWLRQDO!7(6)URUL
2FWREHU

1HZ <RUN

0U &KDLU

)LUVW RIGHOHJRWLRQ ZRXOG ROLQGWRKFRQWKDHWXPDR
%XUHDKXHQHFWLRQV , DP FRQILGHQW WKDW XQGHU \
PHHWLQJV ZLOO SURGXFH \$RQLWLYHEDVWRZRWOBPOW
WKDQN WKH 6HXQHVVHULQVSRUHSWVWLQJ WKLV PHHWL
UHSRUW RQ WKLV DJHQGD

0U &KDLU

7KH 5HSXROHFRIBIWKDQFRMVWHUURULVP DUH FULPLQDQ
UHJDUGOHVV RI WKHLU PRWLYDWLRQV WKKHQHYHU
FRPPLWVHGHOHJDWLRQJO\ FRQGHQDQVHULWRUURP
PDQLIHVVLDWDRQGDQWWRKRRBLWKKHGDVWLV RI [HQRSKRE

VSLUVRORDDQLDJUHHG WR

QHZ UHVROXWLRQ

+RZHYHVSIGWH WKH FRPPHQGDZDFBQRUWHGVHWHWPKHG

WKDW JORE ~~DYLOVUSUR~~ ~~PHXWP~~ WKUHDWV WR WK ~~HJORED~~
WKUHDWV IUR ~~PH~~ ~~DKG\$~~ ~~V~~ KHLU DILOLDWHV KDYH V
FRQIOLFW JRQH V DQG ~~NILOKE~~ ~~QHZ~~ ~~QDQGR~~ ~~Q~~ ~~MWJLQW~~ WH
RSSRU ~~WKR~~ ~~WWW~~ ~~BRUHL~~ ~~WXLW~~ DQG PRELOLJH UHVXRUFHV

OU &KDLU

7

SUHYHQW WKH PLVXVH RI WHFKQRORJLHV E\ WKH WH

,Q OLQH ZLWK WIGLXULRQJUK&VHULFHGHQW *HGHUDO \$VVHF
VXSSRUW IRU WKH FUHDWLRQ RI DQ LQWHUQDWLRQDO
HWKLFDO QRUPV IRU \$, DQG GLJLWDO WHFKQRORJLH
QDUURZLQJ WKH GLJLWDO GLYLGH

/DVWO\ P\ GZHOHJDWLRQ WKH DGRSWLRK QLRK DSSRQXW
KXPDQLWDULWRHDPVSWLRQHH]H PHDVXUHV LSSRVHG
WKH VDPH WLPH P\ GHOHJDWLRQ DOVR EHOLHYHV W
WR FRQVWUDLQ WHUURULVWV

OU &KDLU

\$V D VWURQJ VXSSRUWHU URJLWREHDBEFDQWEMHUQP
FRPPLWWHG WR WKH IXOO LPSGHUPHQWYDQVDSMGRUHWK
FRQWVXEHQJJDJHG DQG DFW LQ WKLV UHJDUG

7KDQN \RX (QG