

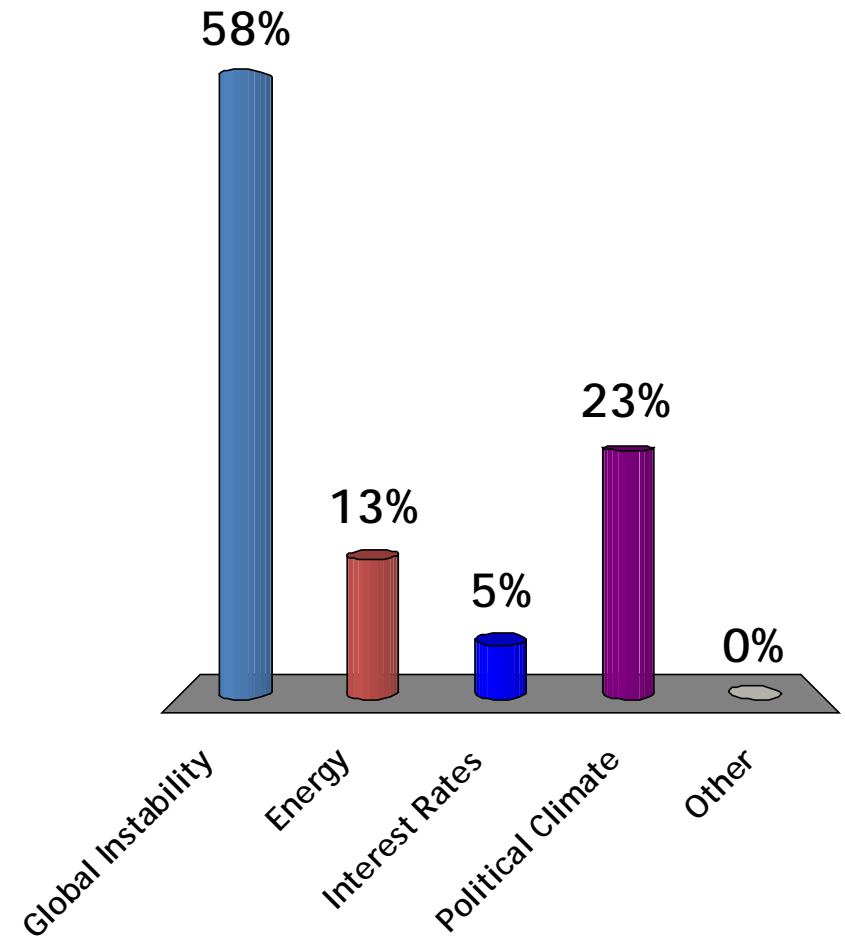
2016 BANKING OUTLOOK CONFERENCE

**CAUTION:
WINDING
ROAD
AHEAD**



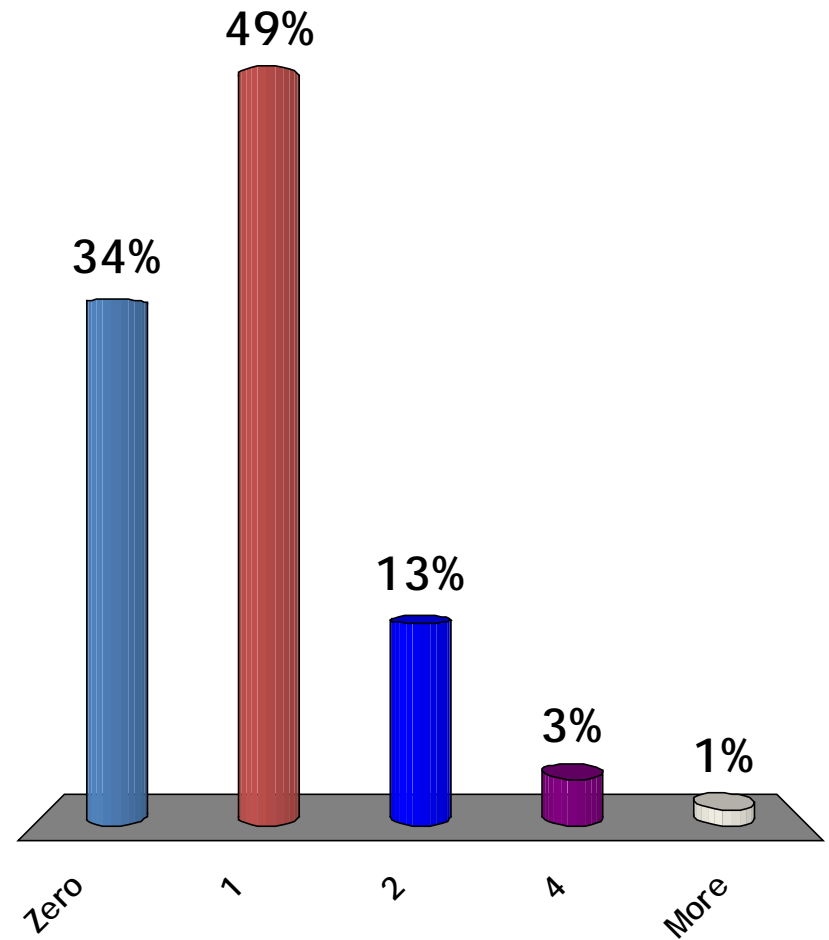
1. What is the biggest threat to the economy over the next 12 months?

- A. Global Instability
- B. Energy
- C. Interest Rates
- D. Political Climate
- E. Other



2. How many interest rate increases do you expect in 2016?

- A. Zero
- B. 1
- C. 2
- D. 4
- E. More



3. Which of the following risks is most impacted by changes in banking technology?

- A. Reputation
- B. Operations
- C. Competition
- D. Other

