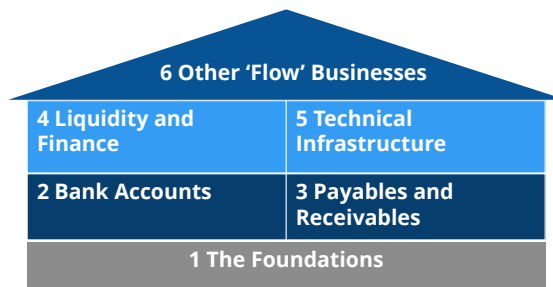


## Introduction – The House of Cash Management

### The Garden

#### The Client

- The Markets
- Technology advancements
- Regulators
- Government Regulation
- Brexit
- Corporate competitors
- Profitability
- Growth



### The Garden

#### The Bank

- Trends
- Technology advancements
- Regulators
- Government Regulation
- Brexit
- Bank competitors
- Bank decision making:
  - Global reach
- Capital ratios