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

[Bar chart showing:
- Global Instability: 58%
- Energy: 13%
- Interest Rates: 5%
- Political Climate: 23%
- Other: 0%]
2. How many interest rate increases do you expect in 2016?

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

34% 49% 13% 3% 1%
3. Which of the following risks is most impacted by changes in banking technology?

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