



Scotiabank
Digital Banking Lab



**GLOBAL
RISK**
INSTITUTE

Global Risk Institute

The Future of Banking and Financial Services

Friday, June 23, 2017

Scotiabank Centre, Toronto

Richard Nesbitt – CEO

Introduction & Framing the Conference



Our Mission

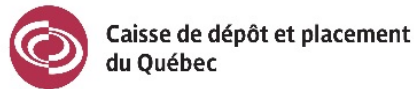
GRI is the premier risk management institute, that defines thought leadership in risk management for financial institutions globally. It brings together leaders from industry, academic and government to draw actionable insights on emerging risks globally.

GRI Member Institutions – As of June 2017

Canada 

 Ontario

 Manulife



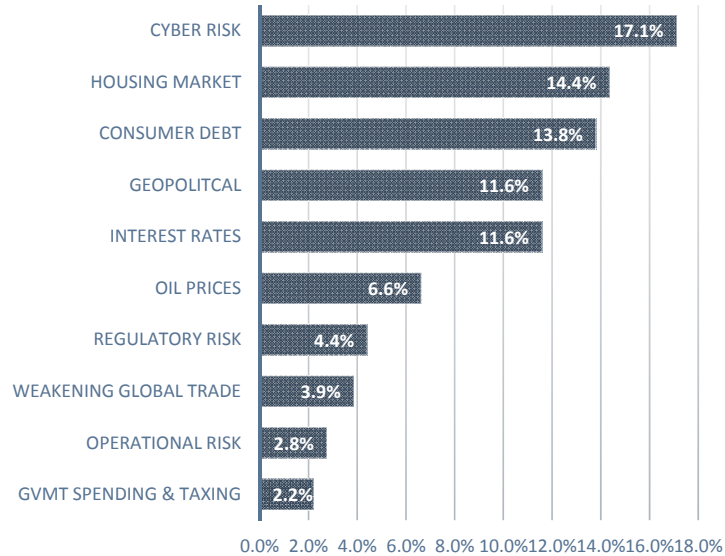
Key Themes: 2015/2017 Comparison

2015 Results	2017 Results
Conduct Risk/Risk Culture	Cyber/IT Risk
Systemic Risk	Disruptive Technology
Funding and liquidity Risk	Risk Governance
Regulatory expectations	Asset Management
Stress testing	Regulatory Expectations
Cybersecurity/IT risk	Conduct Risk/Risk Culture
Disruptive Technology	Model Risk
Oil and gas/commodity markets	Climate Change
AML risk	Funding and Liquidity Expectations
Risk aggregation	Stress Testing
Asset Management	AML Risk
Climate Change	Systemic Risk

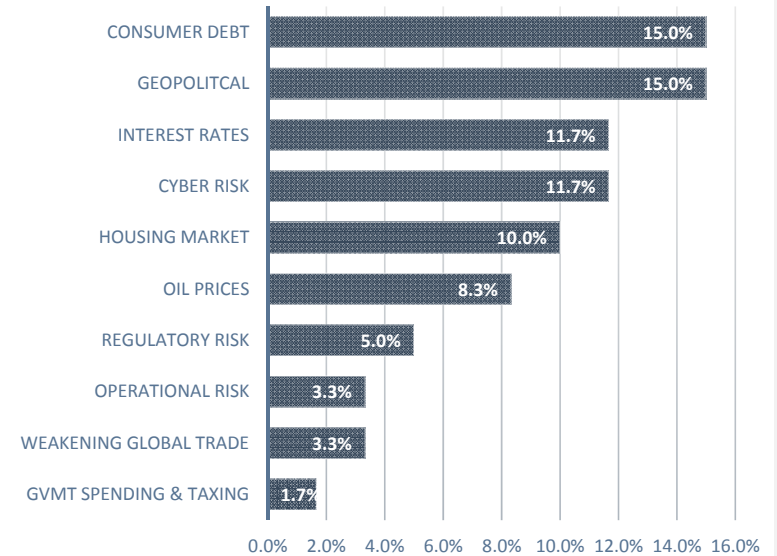


Summary Of Key Risks 2017

Risk Impact



Risk Prevalence



Banks Make Money In 3 Ways

1. Net Interest Margin
2. Fees
3. Buy Low and Sell High

Today's Conference Addresses

- Operating Environment
- People
- Technology

Agenda



Gerry McCaughey

Morning Keynote Speaker – Perspectives from the CEO



Greg Wilson

Political and Regulatory Challenges



Tiff Macklem

The View from the Board of Directors

Agenda



Mary Frances Monroe

Banks Doing Business in the United States



Brenda Trenowden

Keynote Speaker – Women in Banking and Financial Services



Eric Kin-Ho Lee

Artificial Intelligence and Banking

Agenda



Shawn Rose

Bank Collaboration with FinTechs



Andrew Stuart

Treasury, Engine Room Central



Richard Goulding

The Chief Risk Officer Perspective

Questions and Answers

- We have allocated time for Q&A with each speaker
- Audience has two options for asking questions:
 1. Two microphones circulating in the room; please introduce yourself then ask question
 2. Submit your question electronically using your phone or tablet via **SLIDO**
 - Open your web browser and enter www.sli.do
 - Enter the event code #**FBFS**
 - Type your question and hit send OR vote on questions submitted by audience
 - Prof. Michael King will ask the question anonymously



Scotiabank
Digital Banking Lab



**GLOBAL
RISK**
INSTITUTE

Global Risk Institute

The Future of Banking and Financial Services

Friday, June 23, 2017

Scotiabank Centre, Toronto

Richard Nesbitt – CEO

Introduction & Framing the Conference

