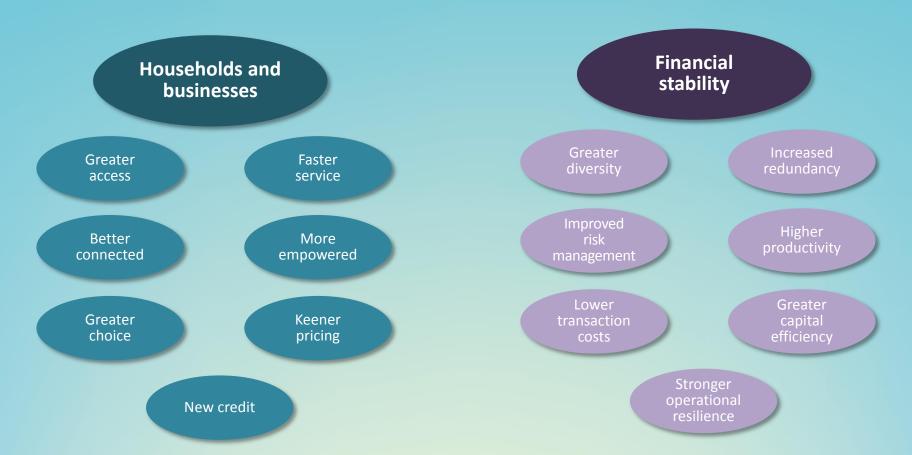
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The Promise of FinTech



Bank Contributions

- ➤ New Bank Start-Up Unit
- > FinTech Accelerator
- > Building the right soft and hard infrastructure

Payment services

Digital wallets, eMoney, cross-border payments

Customer relationship

Aggregators, comparators, robo advisors

Retail and commercial banking

P2P lending, big data analytics

Wholesale banking, markets

High-frequency trading

Wholesale payments, clearing and settlement infrastructure

Distributed ledger

Payment services

Digital wallets, eMoney, cross-border payments

RTGS access

Customer relationship

Aggregators, comparators, robo advisors

Higher deposit volatility and liquidity risk

Retail and commercial banking

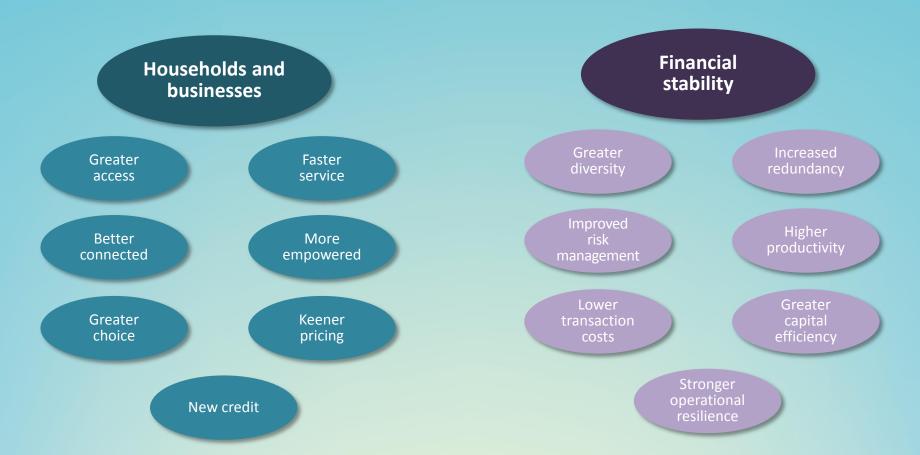
Wholesale banking, markets

Wholesale payments, clearing and settlement infrastructure

Distributed ledger

Coordination

The Promise of FinTech





BANK OF ENGLAND