

# Hello,

**Top Talk**

**Digital Innovation Healthcare**

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**This kid will probably  
never enter a branch  
in his life...**



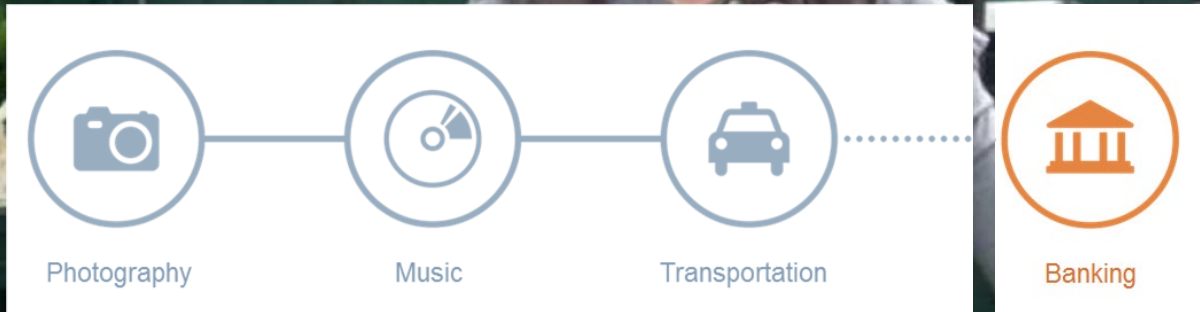
# NIGHTMARE



#THIS GENERATION

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# Still nothing is changing...



**270** million Amazon customer accounts worldwide

**29** % closures of travel agencies only in Germany since 2004

**97** % smartphone penetration in Norway, almost 50 % in Austria

kaufen auch

Kunden, die dieses Produkt gekauft haben

We started  
risky...

OR LEARN TO LIVE WITH IT  
OR TURN ON AIR CONDITIONING

**"If you can't stand the heat, stay out of the kitchen."**

Harry S. Truman.

OR GET NAKED

OR WORK AT MCDONALDS (FRONT DESK)



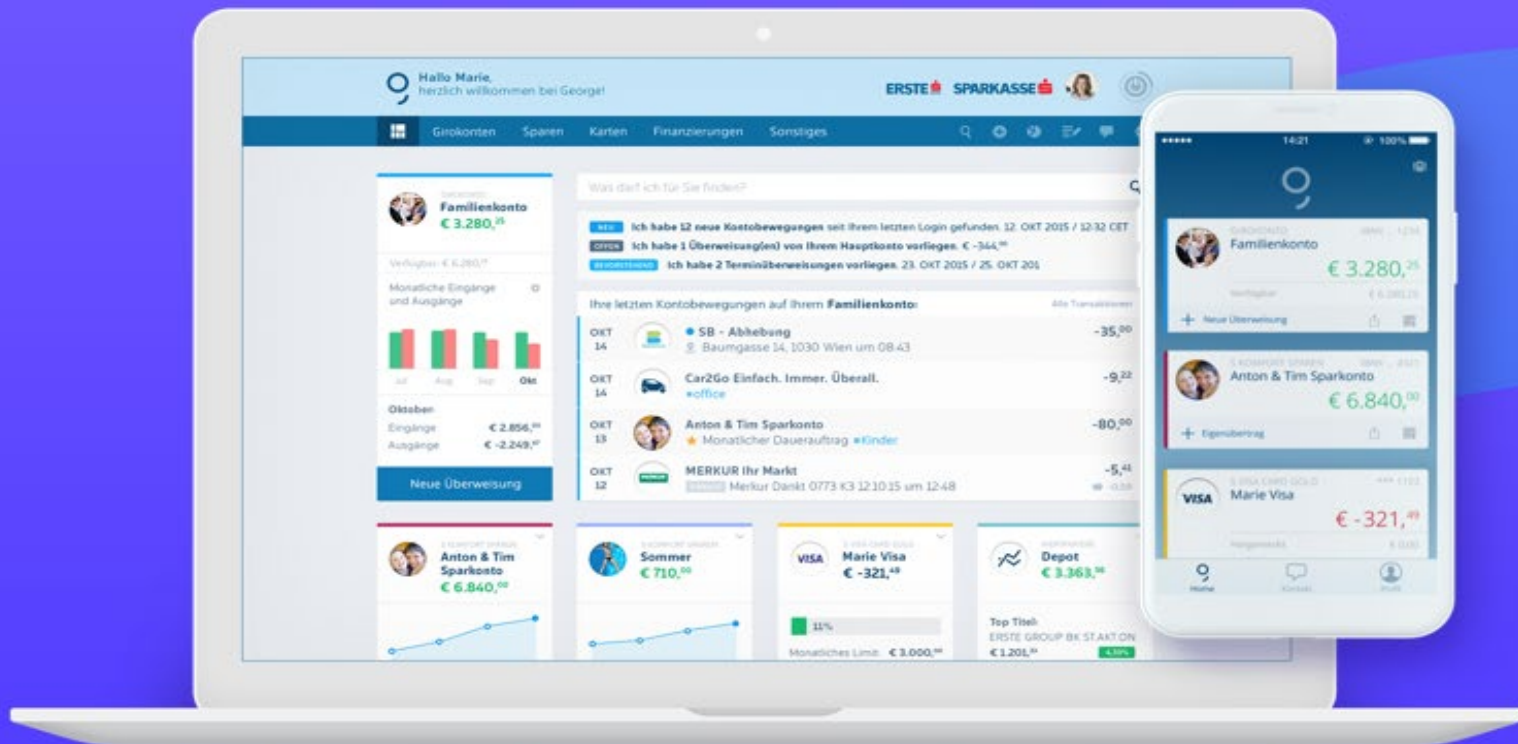
**We  
deconstruct  
incumbent  
perceptions**



# George Principle Question



**What's preventing people from properly, independently and actively managing their financial life?**



#BankingHasAName



**PERSONAL.  
SIMPLE.  
INTELLIGENT.  
UNIQUE.**

# 2012 to the Future

## The years of George



DEMO  
TIME



George opens up. Here's how Erste's innovation makes #PSD2 g(e)orgeous and builds the first App Store of Finance

**#BankingHasAName**



# GEORGE IN THE HOUSE