

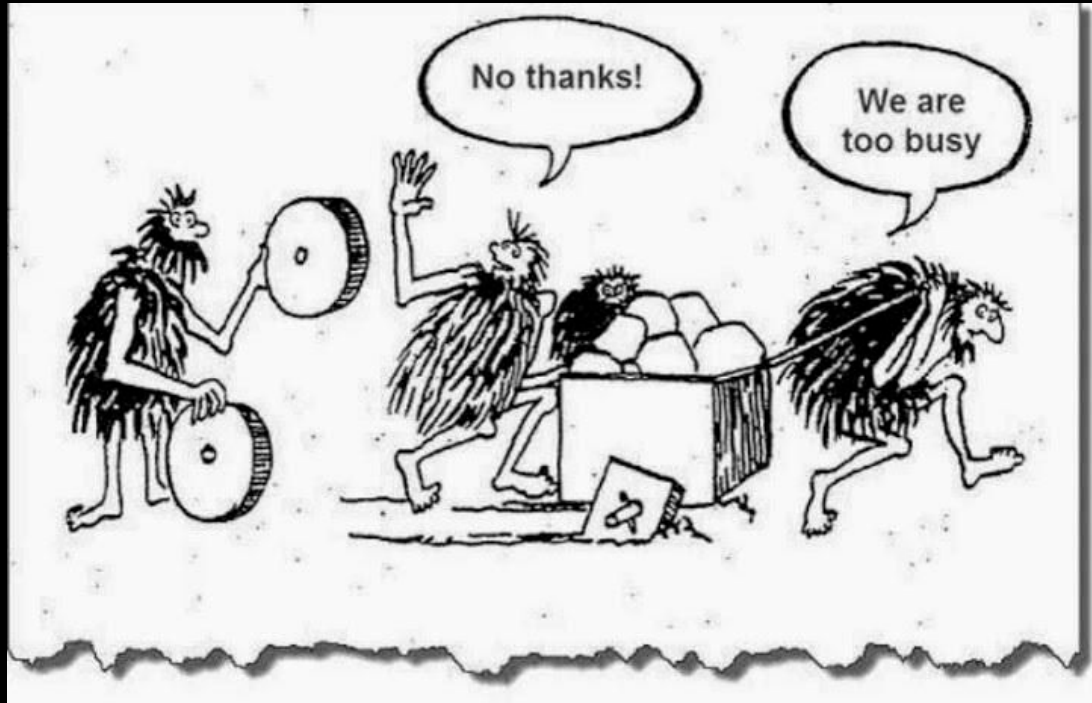
The CBA

INNOVATION LAB

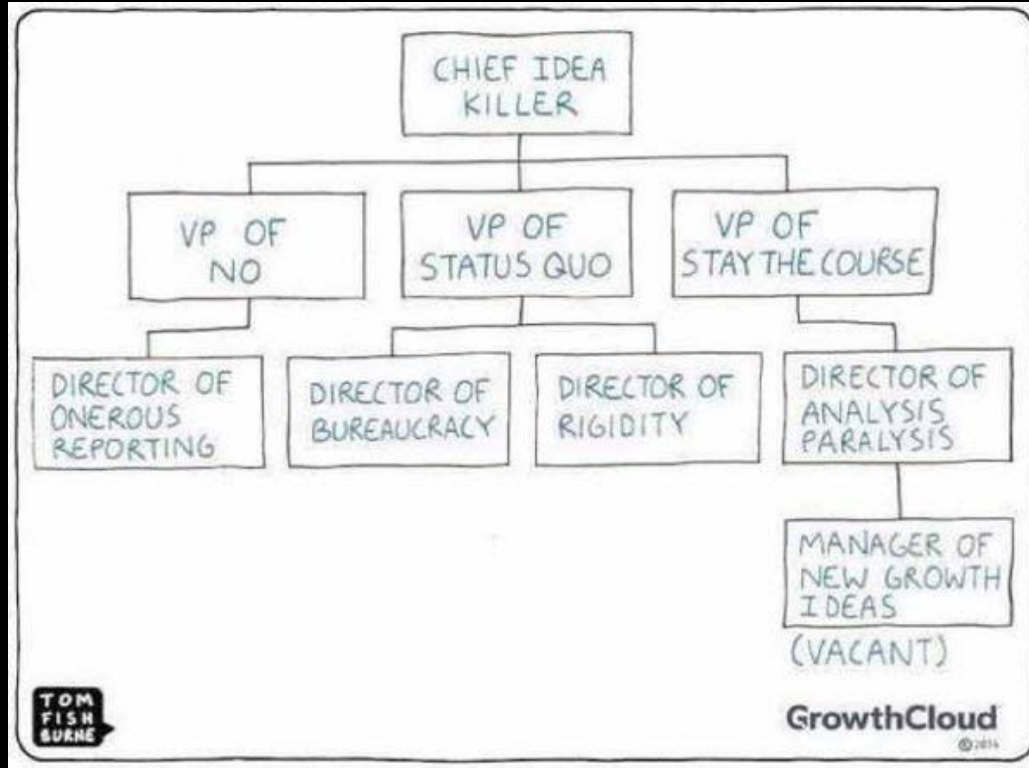


Innovation is in our DNA

Innovation isn't easy....



....in fact, Innovation is HARD



PACE OF CHANGE |



90%

of the world's data has been created in the last two years

Sources: Mary Meeker's Internet trends 2014, Cisco HypeScout, GoGlobe & Qmee, Brian Solis' Future of Business 2014, KPCB, Advertising Age Mobile Fact Pack



SOCIAL MEDIA

1/4 of the world's population is using social

90%



of all internet traffic in 2017 will be video

12



POSITIVE experiences make up for 1 unresolved negative experience

Officially more mobile devices than people in the world

66%

of Millennials will look up a store if they see a friend check in

Wearable devices have grown by

2X

month over month since October 2012



The average US adult spends

141 MINUTES

a day using mobile devices



Demographic Change

Ageing Europe and young Africa, more women working, mobile employees

Economic Power Shift

Rebalance of global power from West to East and North to South

Rapid Urbanisation

2/3 of global population living in cities by 2030

MEGA TRENDS

Rise of the Middle Class

Reverse brain drain, increased demands for participation in government and public decision making

Rise of the Virtual Connected World

Connected living, digital assistance, Omni-present cloud services

Climate Change & Resource Scarcity

Smart resource management, animal and plant extinction

**HOW CAN WE PREPARE
FOR THE FUTURE?**

**HOW DO WE ENSURE WE
DON'T GET LEFT BEHIND?**

CBA Innovation Lab Network

60+
PoCs

In the
Top 7
Finance
Lab in the
World

100k+
visitors
to date

250k+
post-its

150+
Events

R&D
Focus on D

National
Rotating Lab

3 Labs
Sydney, HK
London

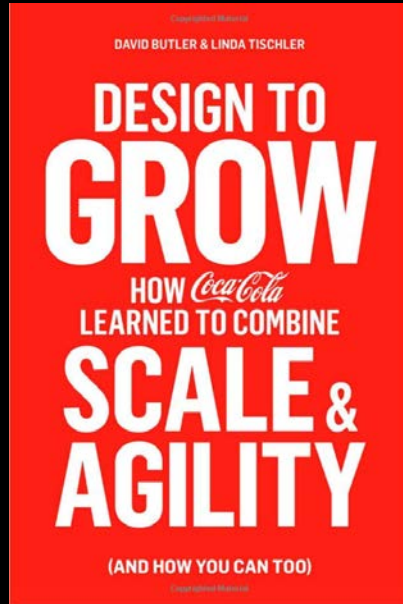
INSPIRE
CONNECT
CO-CREATE



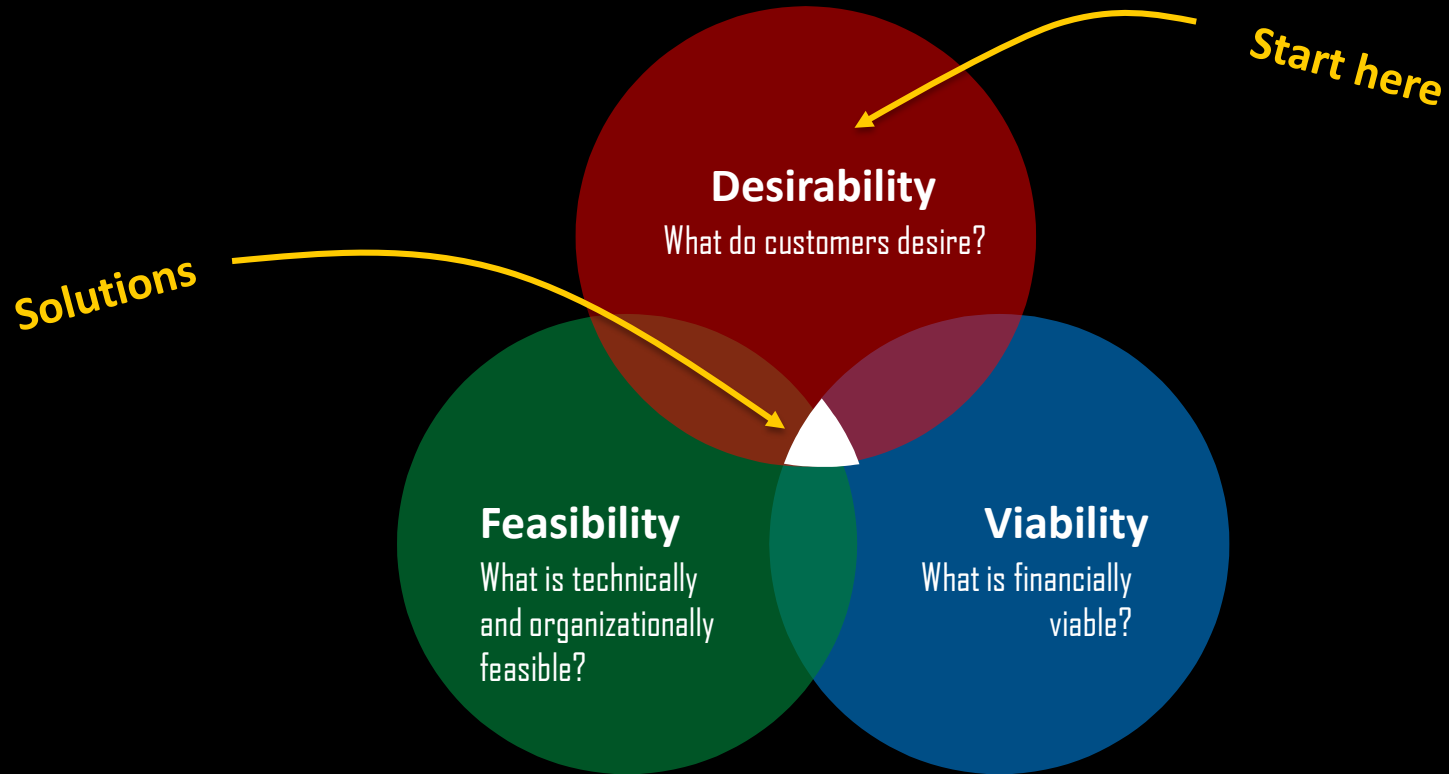
1

Innovation enables Growth

Faster, Leaner, Smarter



2 Solve the right problem



2

Be Customer-Centric

Listen to your customers



3 Empower and Embed Culture

Drive continuous innovation



Our Learnings

- 1 Innovation enables Growth**
- 2 Don't be a solution looking for a problem**
- 3 Empower and Embed Culture**



WE BELIEVE THAT

INNOVATION

& CREATIVITY DRIVE HUMAN PROGRESS
THEIR IDEAS CAN CHANGE THE WORLD

THANK YOU!!