

LABS

Overview

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- **What is Eastern Labs?**
- **Areas of focus**



**Eastern Labs creates new
technologies from
banking's rich data and
digital assets**



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VP, CAN Capital
VP, Capital One
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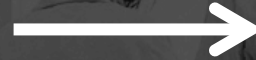
VP, Capital One
VP, About.com
Yale



**Experiment
within bank
with full
access**



**Rapid cycle
iteration to
find, grow
initial business
model**



**Spin technology
into the bank or
out into new
companies**



200 year history
Oldest mutual in U.S.
Largest mutual in U.S.
10% profits to charity

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Opportunities we see

- Banks have an incredible amount of paper and time cost from people running processes that could be automated with software.
- Banks are using a fraction of the data available to them.
- The flow of funding into shadow banking will continue and banks can profit from it.