



Why Digital Assets Deserve Your Attention

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Service Beyond Comparison

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AI Project at FNBB


Generative AI Fundamentals for Banking Professionals

82 %


- 1. AI Fundamentals for Banking Professionals
- 2. FNBB's AI Policy – Security, Cyber Sta...
- 3. ChatGPT Usage and Best Practices
- 4. Prompting Essentials
- 5. Practical GenAI in Banking Workflows

Module Objective:

Understand what Generative AI is, how it works in banking, and how to use it responsibly.



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- Now available to all FNBB Customers

What We Are Covering Today ...

- What are Digital and Tokenized Assets
- What is the Strategic Imperative for FIs
- What Actions Should Your Institution be Considering

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What are Digital Assets?

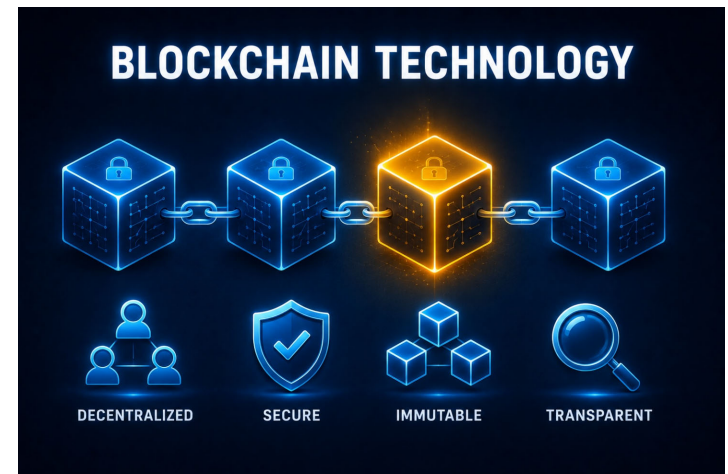
A digital token is a programmable certificate of ownership using blockchain technology of a real-world asset — recorded on a blockchain, transferable peer-to-peer, and tradeable 24 hours a day, 7 days a week, anywhere in the world.



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What are Digital Assets?

The blockchain serves as an immutable, shared digital ledger that acts as the single source of truth, making it extremely difficult for any single authority to alter or erase ownership records.



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Cryptocurrency vs **Stablecoin** vs **Tokenized Asset**



Cryptocurrency

Digital Currency
(e.g., Bitcoin, Ethereum)

What is the Market?

LAYER 1

Digital Money

Stablecoins · Tokenized Deposits · CBDCs

\$62 trillion in stablecoin volume (2025). The 'cash' of digital finance — the settlement layer that makes everything else work. Banks are already building here: JPMorgan, Citi, and HSBC all have live tokenized deposit products.

LAYER 2

Tokenized Financial Instruments

Government Bonds · Corporate Debt · Money Market Funds · Equities

Goldman Sachs & BNY launched tokenized money market funds in 2025. Fastest-growing institutional segment. These are familiar credit structures — just dramatically more efficient on-chain.

LAYER 3

Tokenized Real-World Assets

Real Estate · Private Credit · Commodities · Infrastructure · Art

The largest long-term opportunity. Historically illiquid assets made liquid, fractionalized, and globally tradeable. The market for tokenized RWAs is projected to exceed \$9 trillion by 2030.

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Tokenized Deposits

- A tokenized deposit is a digital currency representation of an existing deposit account
- JPMC is morphing its Stablecoin effort into tokenized deposit
 - Does all money in account get tokenized?
 - How will settlement work?
 - Use of Stablecoin for payments?



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The Strategic Imperative

Four reasons banks cannot sit this out — and why the window to act is now, not later.

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Strategic Imperative #1

- Regulatory Window is Opening
 - GENIUS Act · July 2025
 - Clarity Act · Expected 2026
 - OCC Digital Bank Charters · Dec 2025
 - Global Momentum



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Strategic Imperative #2

- **Revenue Opportunity is Real**
 - Enabling customer transactions via an electronic wallet
 - Tokenized Securities Issuance
 - Digital Asset Custody & Admin
 - Liquidity Provision
 - Cross-Border Payments



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Strategic Imperative #3

- **Customer Demand**

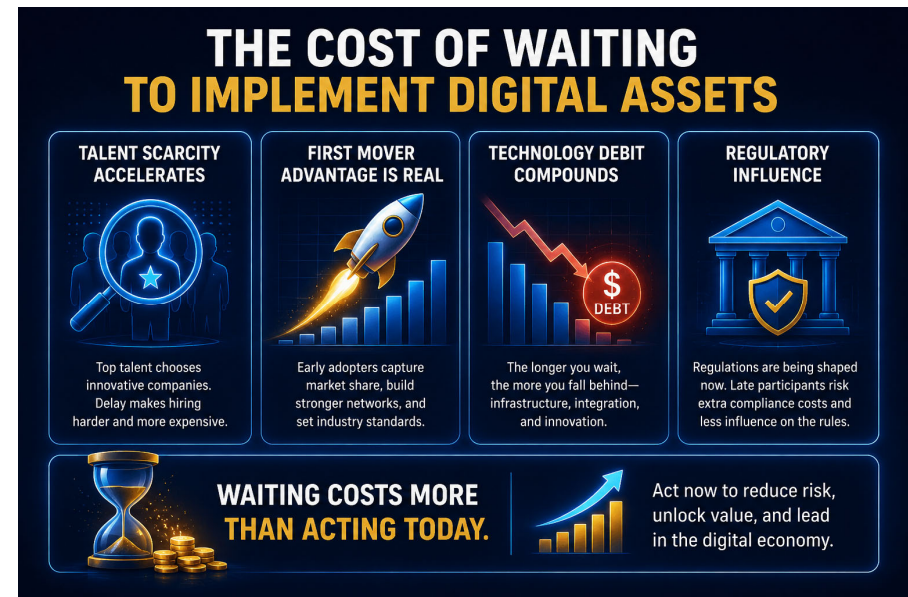
- SMBs will seek to use Digital Assets for purchases and payments
- Corporate Treasurers will use tokenized deposits for intraday liquidity
- Consumers will seek out institutions that are Digital Asset capable



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Strategic Imperative #4

- **The Cost of Waiting**
 - Talent Scarcity Accelerates
 - First Mover Advantage is Real
 - Technology Debit Compounds
 - At what point will it be too late to retain interested customers??
 - Regulatory Influence



THE COST OF WAITING TO IMPLEMENT DIGITAL ASSETS

TALENT SCARCITY ACCELERATES
Top talent chooses innovative companies. Delay makes hiring harder and more expensive.

FIRST MOVER ADVANTAGE IS REAL
Early adopters capture market share, build stronger networks, and set industry standards.

TECHNOLOGY DEBIT COMPOUNDS
The longer you wait, the more you fall behind—infrastructure, integration, and innovation.

REGULATORY INFLUENCE
Regulations are being shaped now. Late participants risk extra compliance costs and less influence on the rules.

WAITING COSTS MORE THAN ACTING TODAY.
Act now to reduce risk, unlock value, and lead in the digital economy.

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A 3-Phase Action Playlist

What to do from Assessment to Enablement

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Phase 1 – Educate, Assess & Position

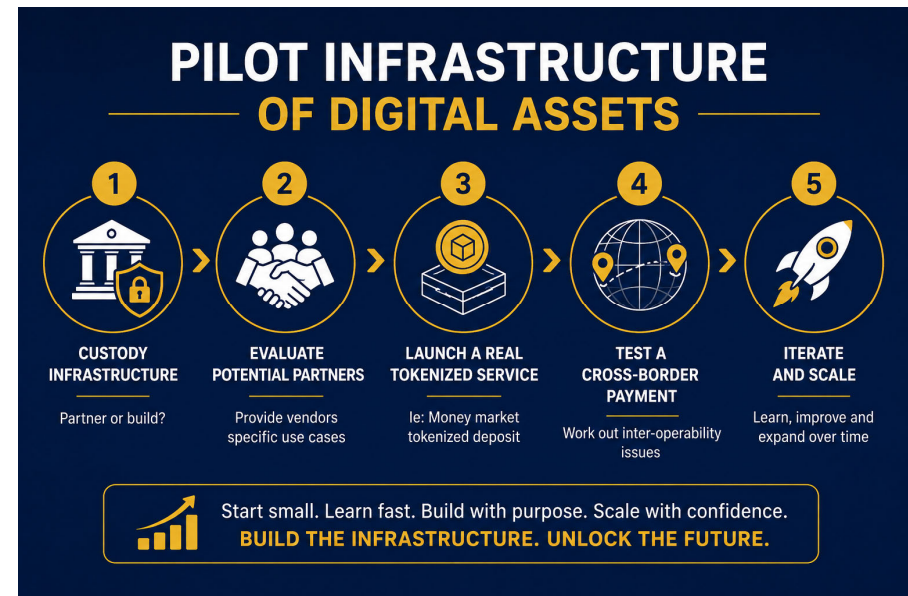
- Establish Digital Assets Steering Committee
- Track governance across entities
- Perform talent audit
- Create mechanism to elicit input from customers
- Select a pilot Digital Asset initiative



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Phase 2 – Pilot Infrastructure

- Custody Infrastructure
 - Partner or build?
- Evaluate potential partners
 - Provide vendors specific use cases
- Launch a real tokenized service
 - ie: Money market tokenized deposit
- Test a cross-border payment
 - Work out inter-operability issues



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Phase 3 – Scale, Compete and Differentiate

- Expand Digital Assets supported
- Integration of AI and Smart Contracts
- Access collaborative liquidity with FNBB and its customer FIs
- Measure and determine future course
 - When will Digital Assets be on Strategic Planning agenda?



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Wrapping up

- Every banking tech shift had a window of opportunity for early movers
- You have advantages over Fintechs:
 - Client relationships
 - Balance sheet strength
 - Regulatory standing
 - **TRUST!**



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We Want to Hear From You!



Scan the QR code and take a short 2 question survey about your institution's thinking about Digital Assets.

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