

TIM LEONARD

# Banking on Chaos and Disorder



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## Tim Leonard

Commercial Bank of Texas



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# Banking on Chaos and Disorder

Tim Leonard, Commercial Bank of Texas

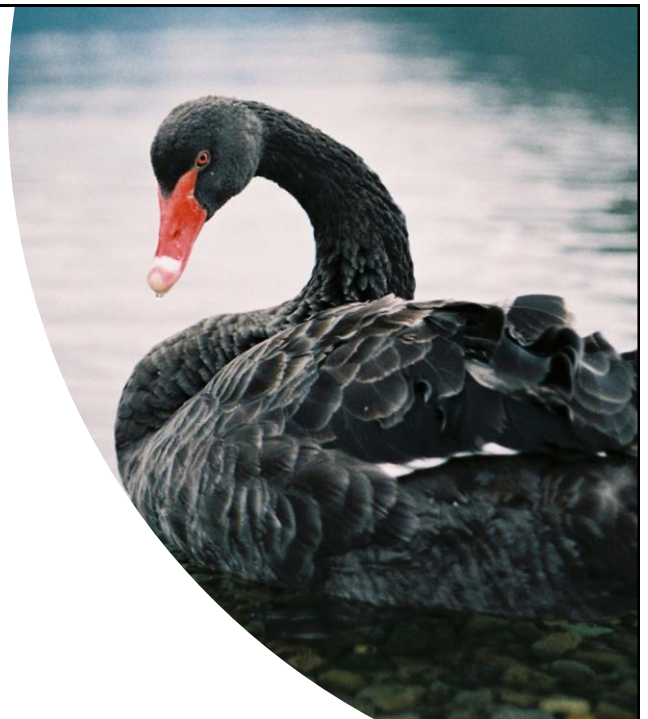


3

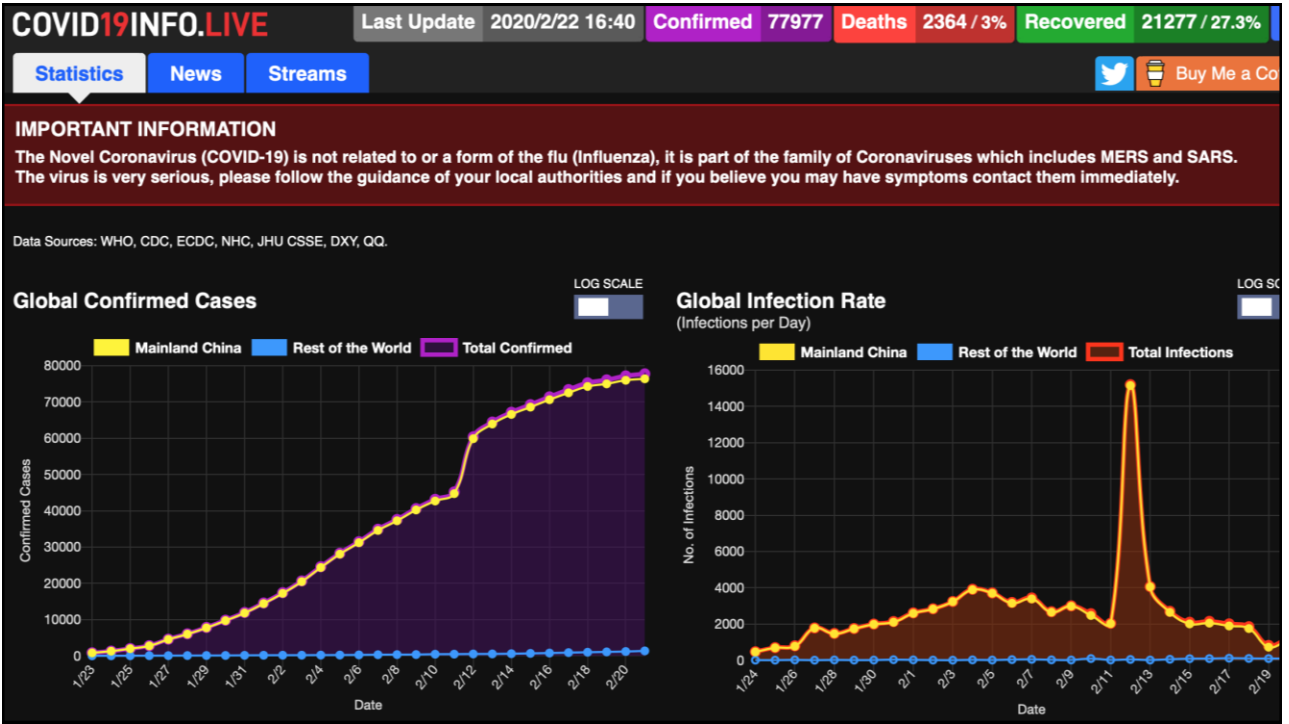
## Black Swan Events

- Rare and Unpredictable
- Widespread Consequences

The Internet  
Collapse of Soviet Union  
9/11  
Cyberattacks  
Crypto / DeFi  
Covid 19?



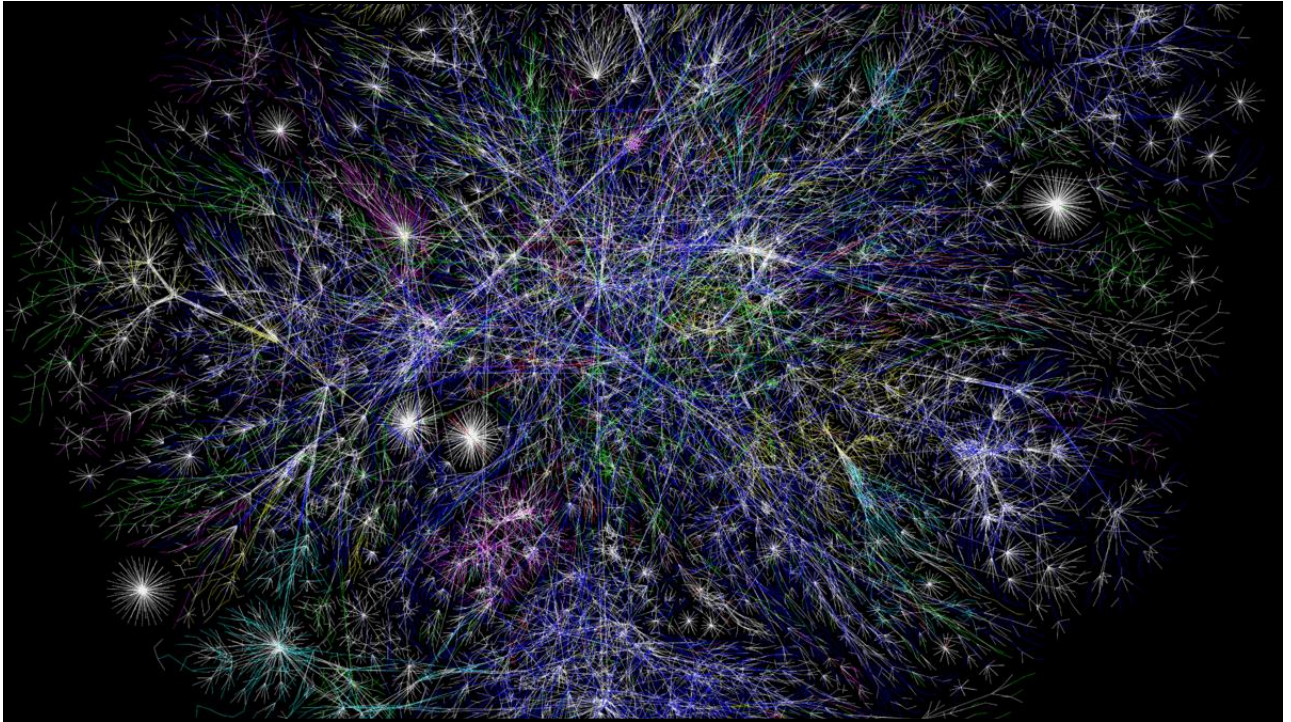
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Chaos / Entropy

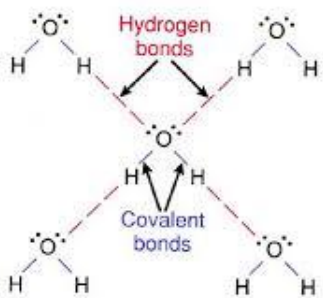
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## Self Similarity

104.5



8

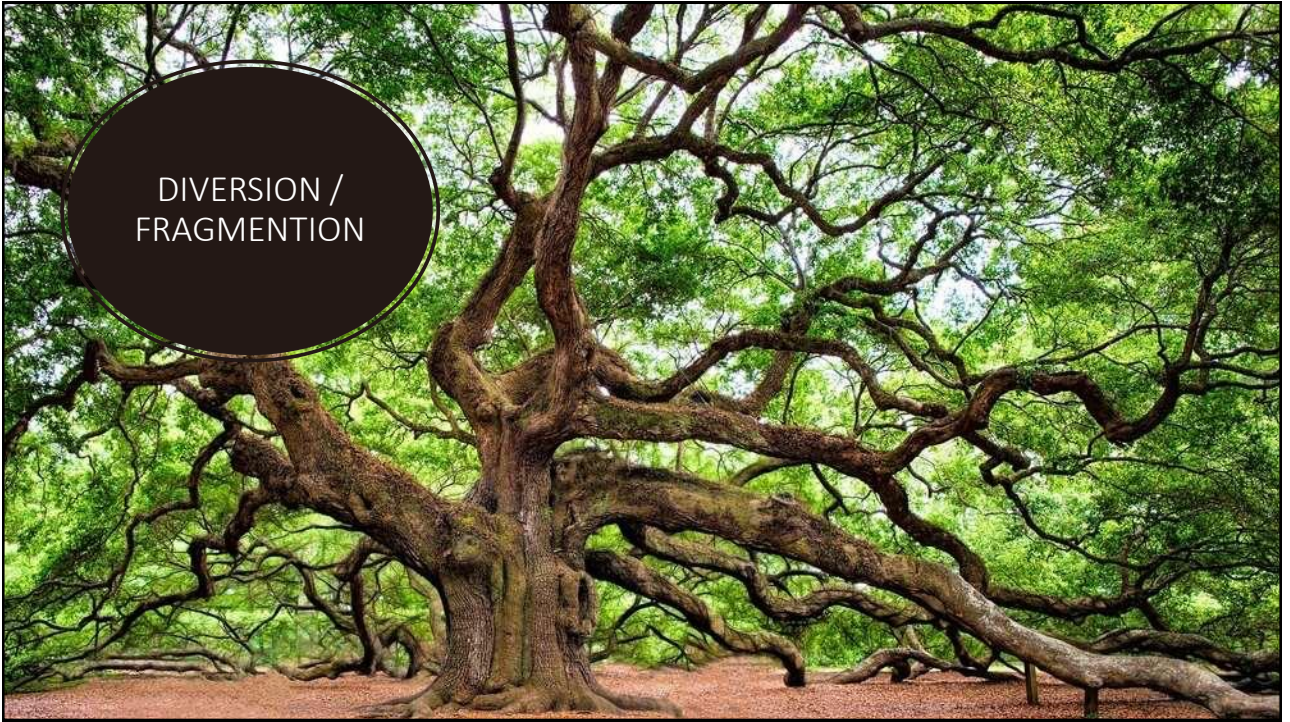


Banks, Acquisitions,  
Computer Networks,  
Economies, Relationships

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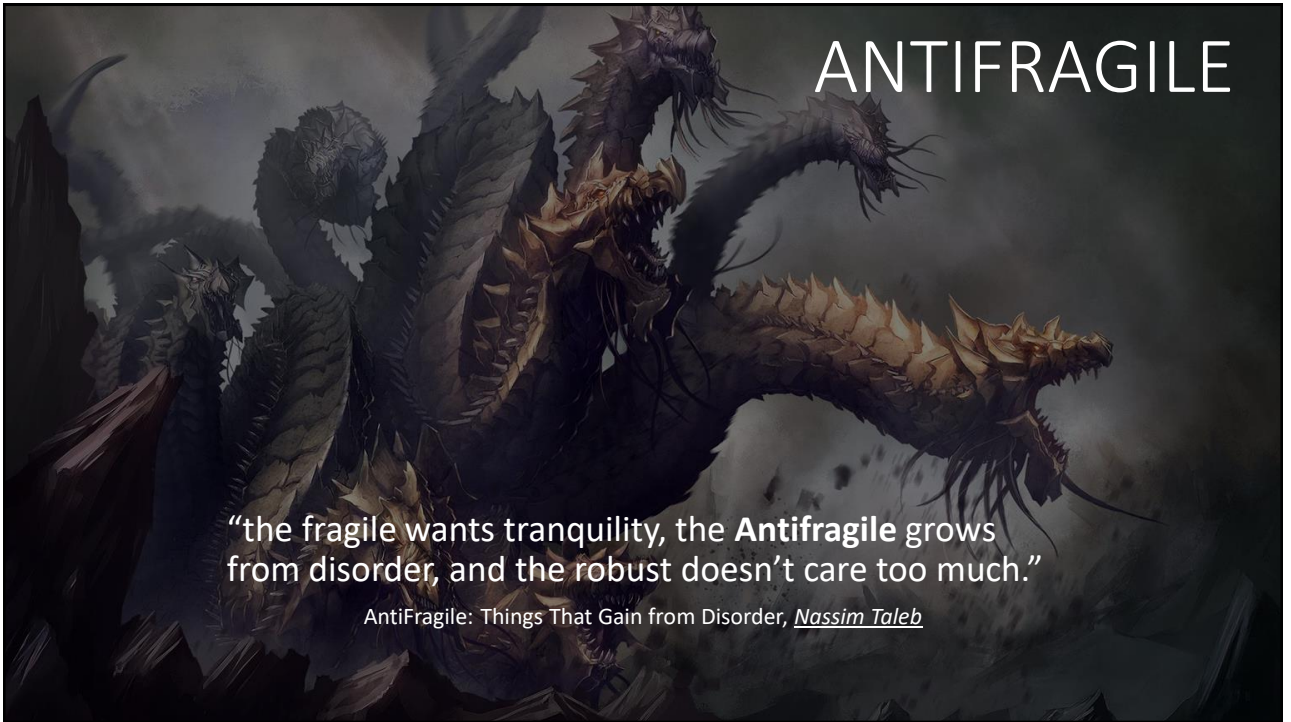


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A composite image featuring a landscape of layered, eroded hills on the left and a stylized cityscape at night with a large moon and a price tag "TESLA \$1,490.00 (+\$1,260.40)" on the right.

Convergence / Consolidation

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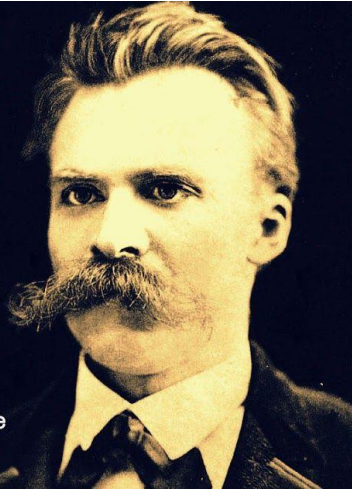
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"I am a forest, and a night of dark trees:  
but he who is not afraid of my darkness,  
will find banks full of roses  
under my cypresses."

—Friedrich Nietzsche



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## Apollo

- Reason
- Control
- Sober Thought
- Order
- Human

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## Dionysus

- Drunkenness
- Emotion
- Chaos
- Disorder/Disruption
- Animal

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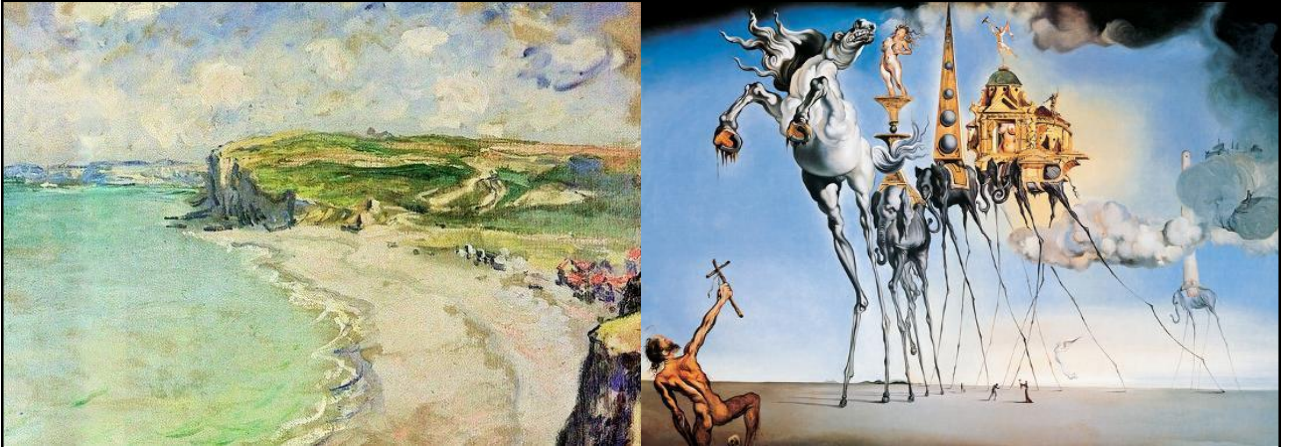


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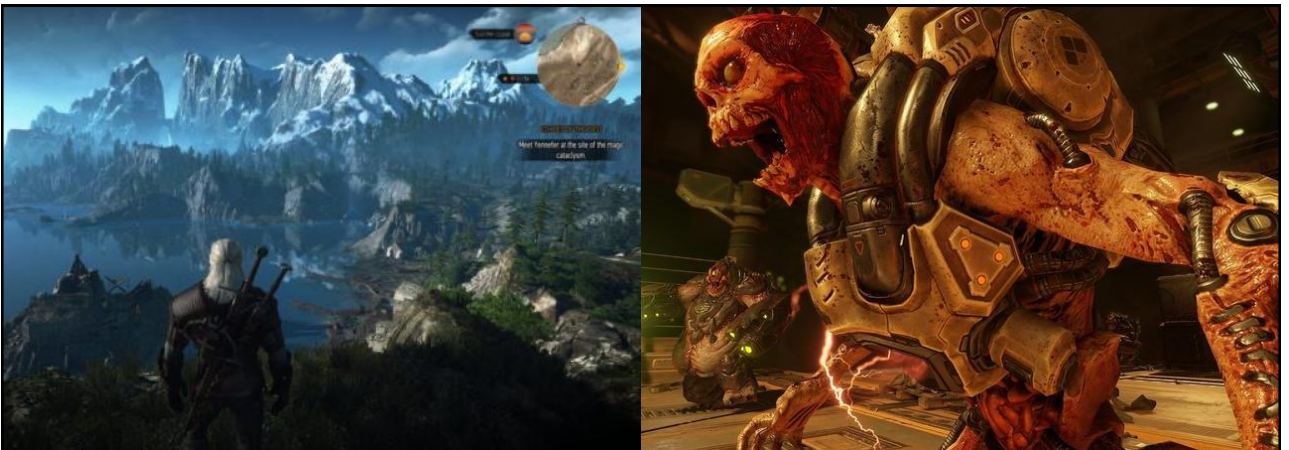
*Liberté, Egalité, Fraternité*  
*The French Revolution*

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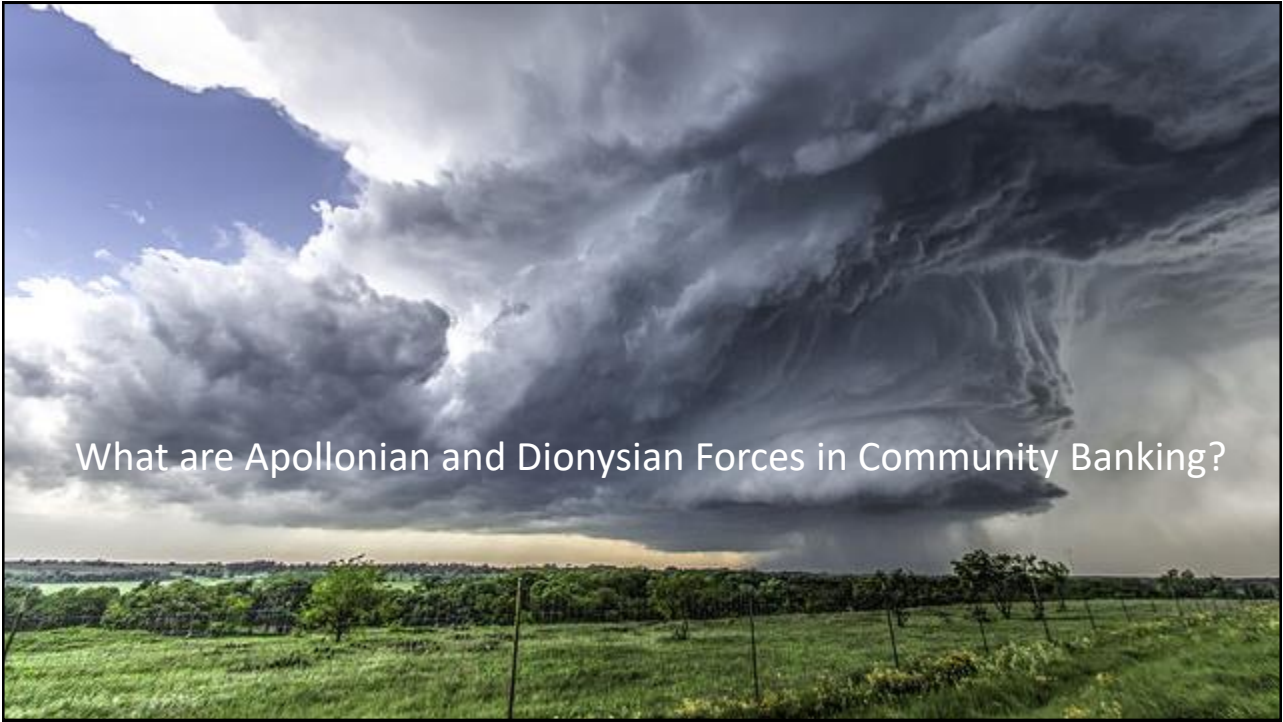
## Artistic Expression and Creativity

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Every successful story has duality.

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What are Apollonian and Dionysian Forces in Community Banking?

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*Cybersecurity*  
*CIA TRIAD*

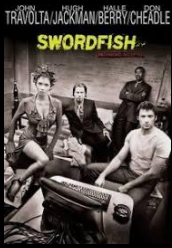
INTEGRITY

INFORMATION  
SECURITY

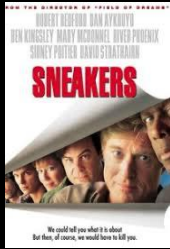
CONFIDENTIALITY

AVAILABILITY

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What is the greatest hacking movie of all time?



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# Jurassic Park

Nature will not let herself be predicted

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# NATURAL WORLD

Trial and Error

“What kills me, makes others stronger.”

Antifragile

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# Artificial Intelligence Machine Learning



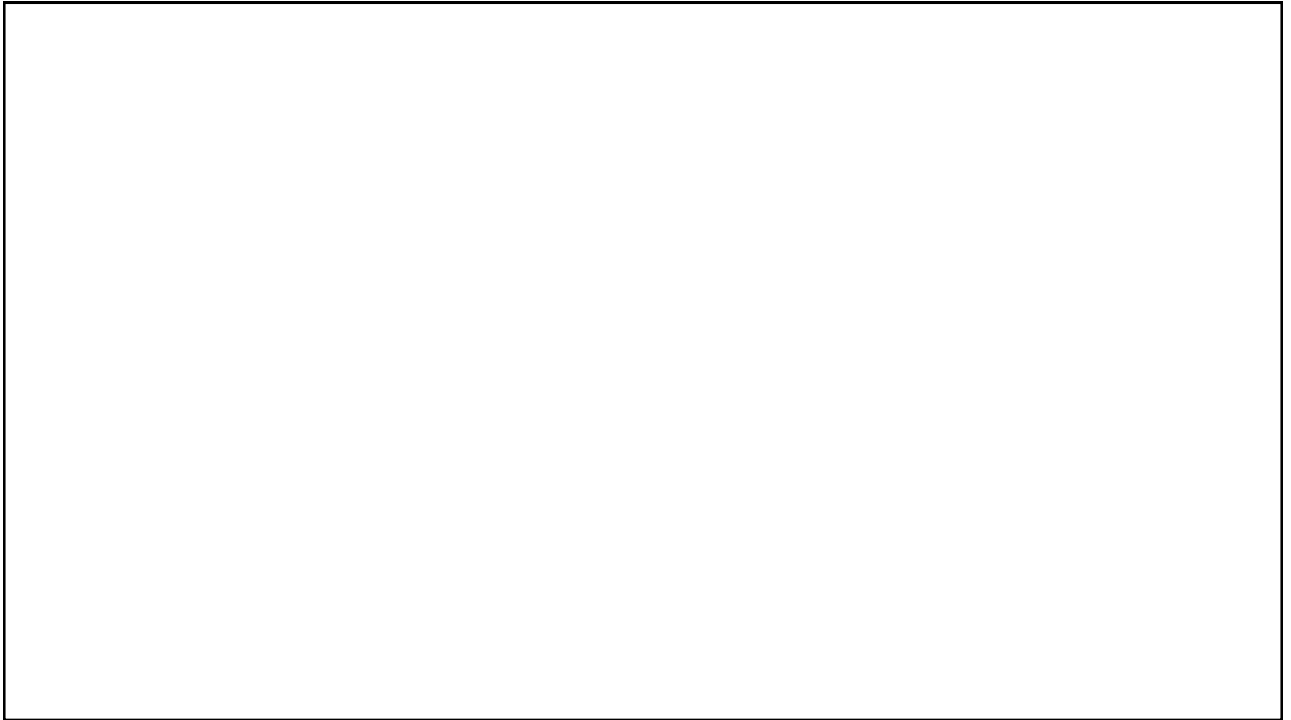
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2017 \$

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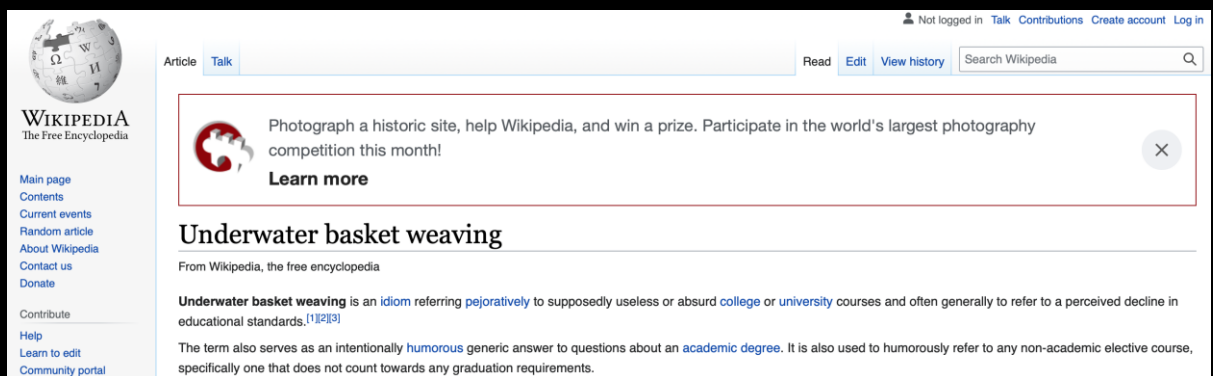
## Amara's Law

*We tend to overestimate the effect of a technology in the short run and underestimate the effect in the long run.*

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1. Embrace Change and New Experiences \*Especially at Subunit Level: You! → Take Risks\*
2. Disrupt Your Story Through Diverse Education and Networks
3. Count On and Prepare for Chaos
4. Develop Acute Self Awareness

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The screenshot shows the Wikipedia interface for the article "Underwater basket weaving". At the top, there is a navigation bar with "Article" and "Talk" tabs, and a search bar. A promotional banner for a photography competition is visible. The article title "Underwater basket weaving" is prominently displayed, followed by the text "From Wikipedia, the free encyclopedia". The main body of the article defines the term as an idiom referring pejoratively to supposedly useless or absurd college or university courses, and also as a humorous generic answer to questions about an academic degree.

WIKIPEDIA  
The Free Encyclopedia

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Article | Talk | Read | Edit | View history | Search Wikipedia

Photograph a historic site, help Wikipedia, and win a prize. Participate in the world's largest photography competition this month!  
**Learn more**

## Underwater basket weaving

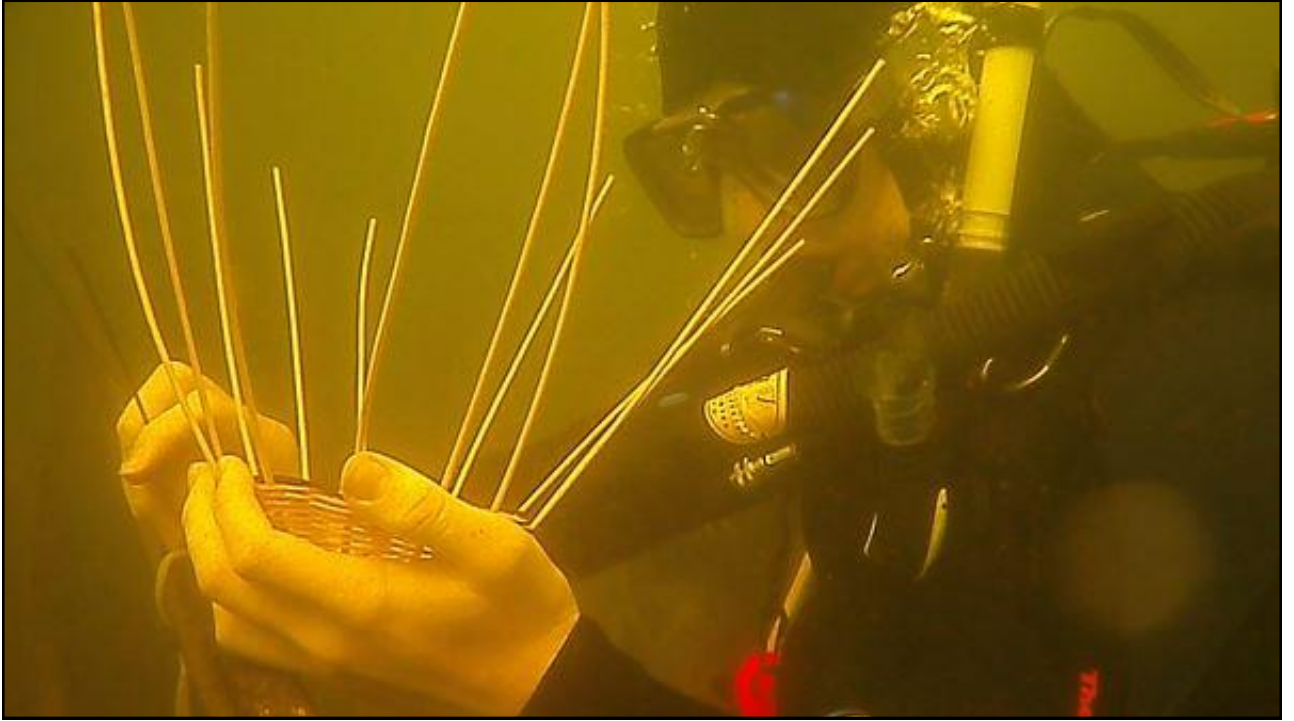
From Wikipedia, the free encyclopedia

**Underwater basket weaving** is an **idiom** referring **pejoratively** to supposedly useless or absurd **college** or **university** courses and often generally to refer to a perceived decline in educational standards.<sup>[1][2][3]</sup>

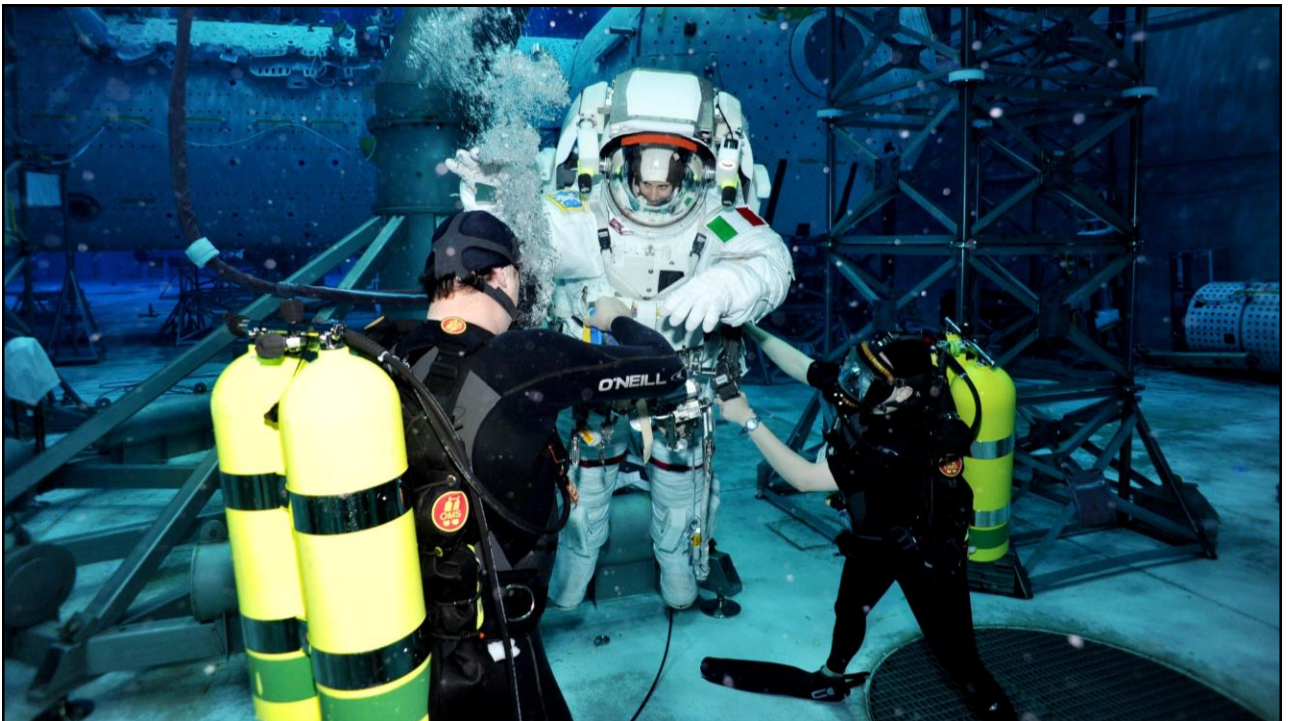
The term also serves as an intentionally **humorous** generic answer to questions about an **academic degree**. It is also used to humorously refer to any non-academic elective course, specifically one that does not count towards any graduation requirements.

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The screenshot shows the Coursera homepage. At the top, there is a navigation bar with the Coursera logo, an 'Explore' dropdown menu, a search bar with the placeholder text 'What do you want to learn?', and links for 'For Enterprise', 'Log In', and 'Join for Free'. Below the navigation bar is a large banner image of a woman and a man smiling, with a young girl in the foreground. The text on the banner reads 'Your Course to Success' and 'Build skills with courses, certificates, & degrees online from the world's best universities & companies'. A blue button labeled 'Join for Free' is positioned on the left side of the banner. In the bottom right corner of the banner, the name 'Kara A. IMBA G' is visible. Below the banner is a row of partner institution logos: ILLINOIS, Penn, JOHN'S HOPKINS UNIVERSITY, UNIVERSITY OF MICHIGAN, Stanford, UC San Diego, and Duke. A 'See All' link is located at the end of this row.

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The screenshot shows the Skillshare homepage. The 'SKILL SHARE.' logo is in the top left corner. A 'Browse' dropdown menu is open, displaying a list of categories. The categories are organized into three columns: 'CREATE', 'BUILD', and 'THRIVE'. The 'CREATE' column includes Animation, Creative Writing, Film & Video, Fine Art, Graphic Design, Illustration, Music, Photography, UI/UX Design, and Web Development. The 'BUILD' column includes Business Analytics, Freelance & Entrepreneurship, Leadership & Management, and Marketing. The 'THRIVE' column includes Lifestyle and Productivity. To the right of the menu, there are sections for 'All Classes', 'Recommended Classes', 'Student Projects', and 'Groups'. In the top right corner, there is a link for 'Team Plans'. The background of the page features a blurred image of a person's hands drawing on a whiteboard.

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edX Courses ▾ Programs & Degrees ▾ Schools & Partners edX for Business Search:  Sign In Register

# Accelerate your future. Learn anytime, anywhere.

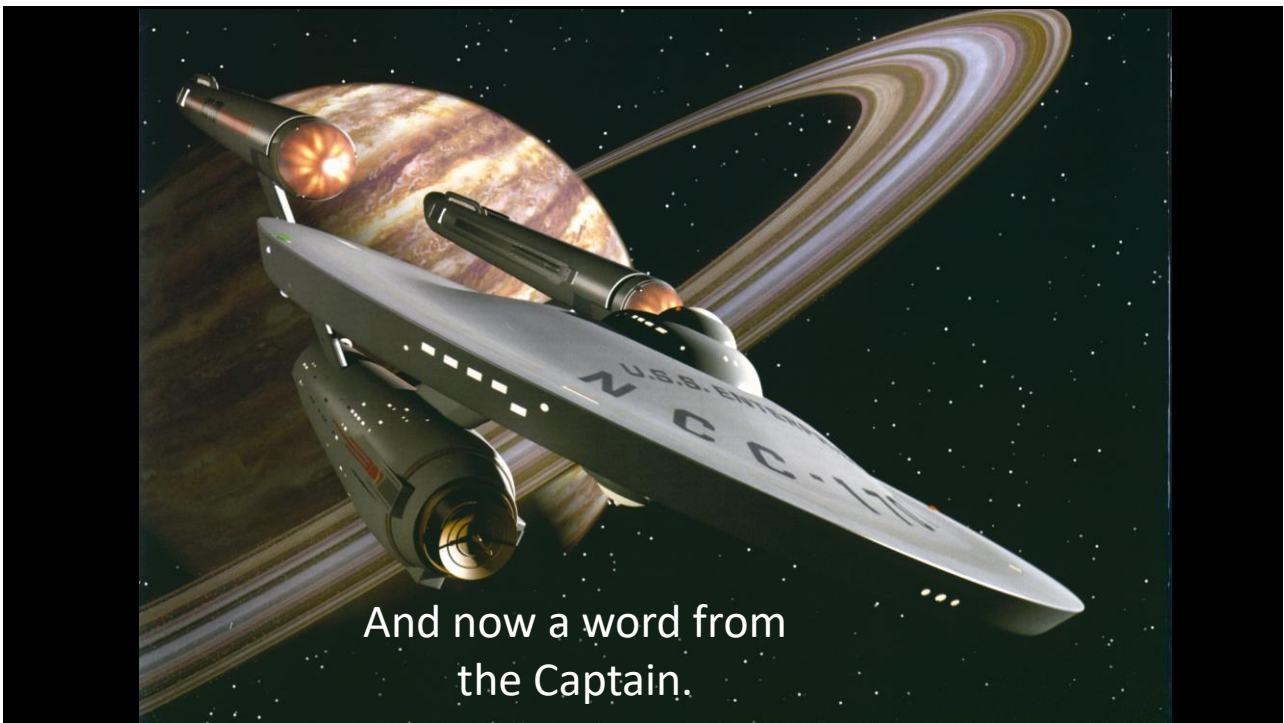
Find courses

What do you want to learn?

MIT Massachusetts Institute of Technology HARVARD UNIVERSITY Berkeley UNIVERSITY OF CALIFORNIA THE UNIVERSITY of TEXAS SYSTEM BOSTON UNIVERSITY THE HONG KONG POLYTECHNIC UNIVERSITY 香港理工大學

Popular Subjects

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**KEYS**  
ADAPTIVE

DON'T FORGET!

**Fill out the  
survey to get  
your sticker!**

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# Upcoming Sessions

TANDEM

## Training Your Employees with Tandem

Alexandria Fontana, Tandem

RISK & COMPLIANCE

## Common Mistakes When Reviewing SOC Reports

Leticia Saiid, CoNetrix / Tandem

CYBERSECURITY

## Virtualized End User Computing & Security

Brian Thomas, First National Bank of Central Texas

