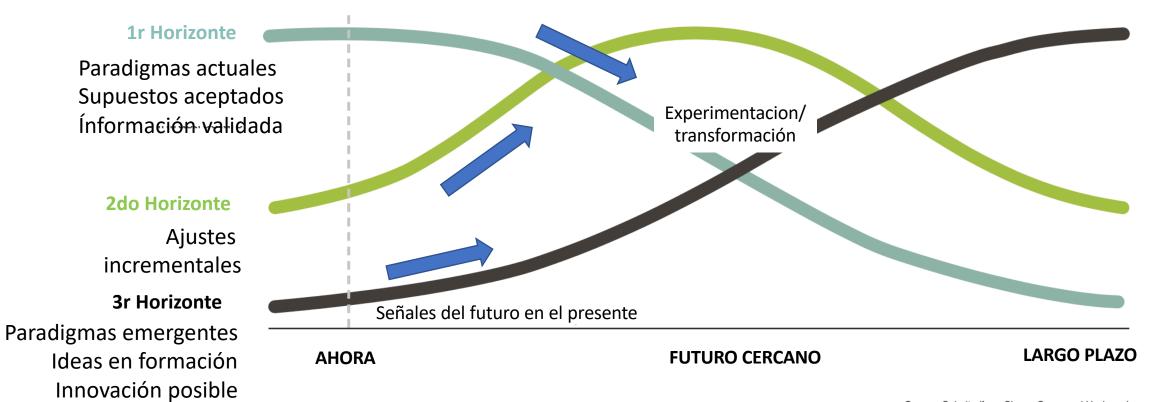
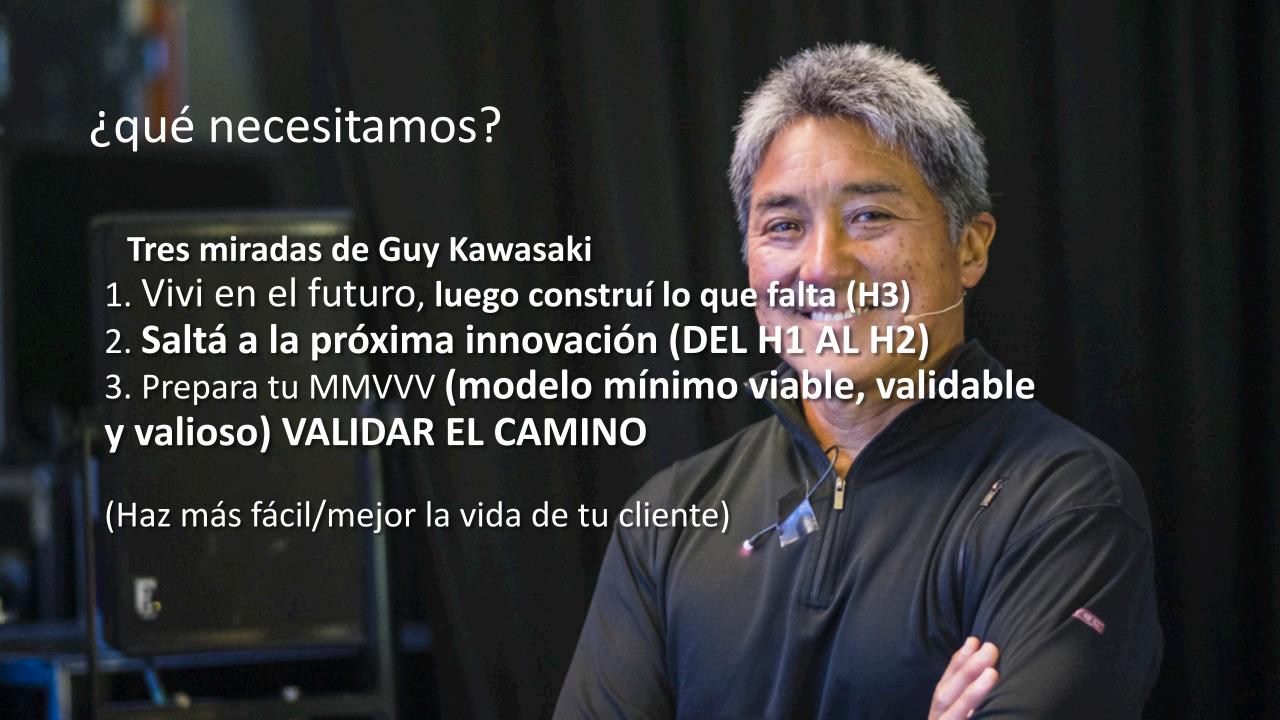
## Modelo de los 3 Horizontes

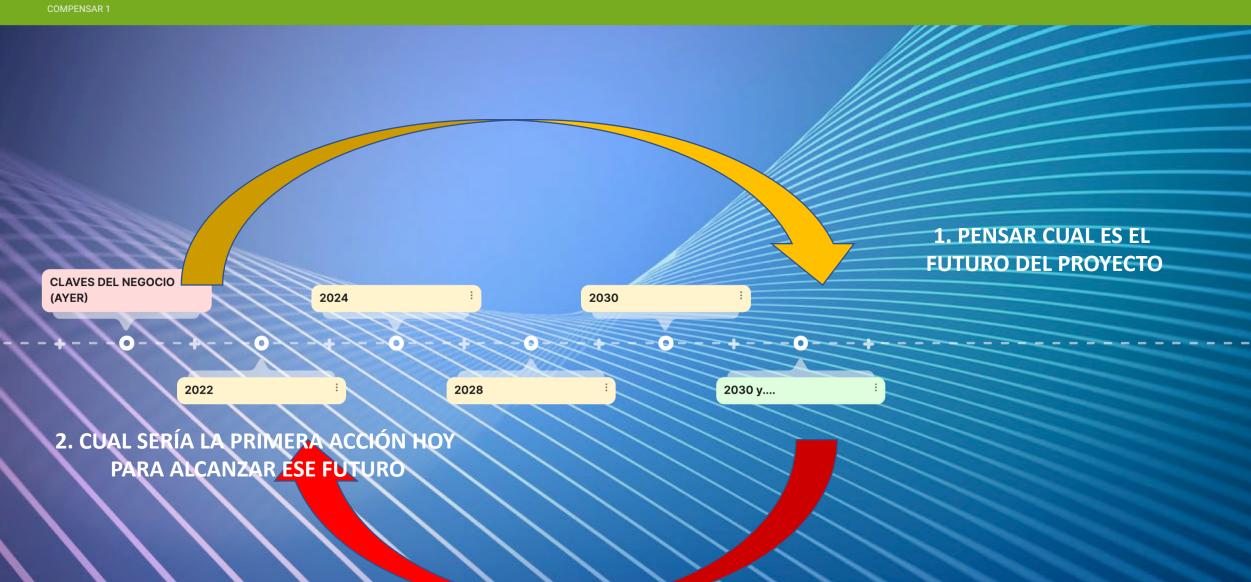
## Construir el Futuro



Source: Schultz (from Sharp, Curry, and Hodgson)



## Raymond Schefer • 1m **EL FUTURO DE LA BANCA**



## **EL CAMINO HACIA EL FUTURO**

