

UNDERSTANDING DIGITAL ASSETS – WHY THEY MATTER TO BANKS TODAY

August 20, 2025
9:00 AM – 10:30 AM
Virtual

NH Bankers
ASSOCIATION

with



Crowe

The New Hampshire Bankers Association is pleased to present this session in partnership with Crowe LLP to provide education on Understanding digital assets.

Who should attend: CEOs, senior management, bank directors and trustees.

About Crowe LLP: With more than 50 years of experience working with financial services organizations, Crowe is recognized as a leading provider of audit, tax, advisory, and consulting services to financial institutions of all sizes. Their financial services clients include banking, insurance, fintech, specialty finance, and brokerage firms.

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AGENDA

10:00 AM

INTRODUCTION

Overview of why digital assets matter to banks today.

DIGITAL ASSET FUNDAMENTALS

- Key terms (e.g., crypto, DeFi, tokenization)
- Types of digital assets (native vs. tokenized)
- Bank relevance: Payments, trading, custody, and settlement

STABLECOINS & CUSTODY MODELS

- Types of stablecoins (fiat-backed, algorithmic)
- Bank use cases: Remittances, digital reserves
- Custody models: Self vs. third-party custody and operational impacts

RISK LANDSCAPE OVERVIEW

- Operational Risk
 - Issues like key mismanagement, transaction errors, poor governance, vendor reliance, and weak incident response
- Compliance & Legal Risk
 - AML/KYC challenges, sanctions risks, cross-border regulatory issues, licensing gaps, data/privacy concerns, and reputational threats
- Technology & Cyber Risk
 - Threats from smart contract bugs, cyberattacks, API flaws, irreversible blockchain errors, integration issues, and tech obsolescence

Q&A AND KEY TAKEAWAYS

- Recap, interactive Q&A, and direction for next steps (e.g., internal risk reviews).

11:30 AM

ADJOURNMENT

SPEAKERS

Tom Lazard, *Principal*

Daniel McGonegle, *Senior Manager, Fintech, Digital Assets and Regulatory Compliance*