

## Paul Schulte

### Founder & Editor of Schulte Research

Author of “*AI & Quantum Computing for Finance & Insurance*” and  
“*The Next Revolution in our Credit-Driven Economy*”

Speaker on Financial Services, FinTech, InsurTech & AI



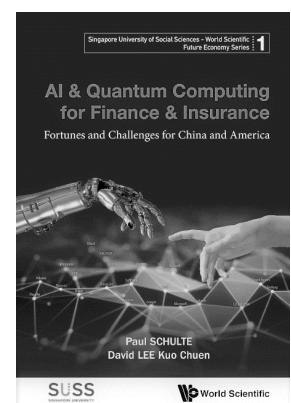
**Paul combines 27 years of banking experience with the latest in-depth research into today’s new technological innovations, helping us to understand the future of financial services.**

### Professional experience

- Following a 27-year career in equity research covering the Asian and emerging markets, as well as 5 years of government policy experience Paul Schulte is the founder and editor of Schulte Research, a company conduct research on banks, financial technology, bank algorithms and credit algorithms. He focuses on research on the internet of things in China as well as InsurTech in China.
- His clients include some of the largest hedge funds globally. He works with several banks and insurance companies in Asia as well as two of the sovereign wealth funds. He is an advisor to IOSCO, the HKMA, the Malaysian SFC as well as the Thai SEC. He recently conducted a one-week seminar for 55 Asian regulators on financial technology through the Asian Development Bank.
- He has also launched the Schulte Institute for Financial Innovation, in August 2016, an invitation-only group of C-suite executives from private equity, hedge funds, securities houses and banks, who will come together and challenge their current thinking on technology, expand their technical expertise and create practical solutions, and to network.
- He is a Senior Fellow at Tufts University, HKUST and at the Singapore University of Social Science (SUSS) in Singapore
- One of his greatest achievements was being in the top-five positions in Euromoney, Asiamoney and Institutional Investor, and receiving top rankings in All-Asia Banks Team, Asia Equity Strategy Team and Asia Economics Team in the Institutional Investor’s 2010 poll.
- On top of his research publishing career, Paul has 15 years of experience in teaching graduate students in several programs. He was an adjunct lecturer at the Conrad Hilton School of Business at Loyola Marymount University in Los Angeles from 2000 to 2006. From 2008 to the present, he has been teaching in various graduate programs at the University of Science and Technology in Hong Kong. These include the M.Sc., Executive MBA, as well as joint venture MBA programs with the Northwestern Kellogg School and the NYU Stern School. He also taught a seminar at the UCLA Anderson School. Most recently, he was chosen to be a Senior Fellow at the Fletcher School of Law and Diplomacy at Tufts University, a joint venture program with the Harvard Business School.

### Books, Published papers, Media

- He is the author of “*The Next Revolution in our Credit-Driven Economy: The Advent of Financial Technology*” and “*Cryptocurrency, FinTech, InsurTech and Regulation*”
- His upcoming book “*AI & Quantum Computing for Finance & Insurance*”, in conjunction with Singapore University of Social Sciences (SUSS) due in 2019.
- Paul frequently blogs and writes for international publications, and is regularly interviewed by Thomson Reuters, Bloomberg, and others.



### Sample assignments

- Paul speaks at financial conferences around the world, particularly now Fintech and AI events. In addition to being a sought-after speaker, Paul is an expert moderator of panels and dialogue.
- He also conducts briefings to the boards and to management group meetings with major MNC organisations.
- He is also invited to present and to lead discussion of small, senior client group meetings, often over lunch, or dinner.

### Sample presentation topics

- The future of financials services in China and emerging markets.
- New technologies which are transforming banking and insurance; comparing the West and China.
- How AI and Blockchain are transforming financial services.
- China's role in the big Fintech / AI "Big Bang", and how this will dominate Asia.
- How entertainment, health and lifestyle choices are the new banking services.

### Paul Schulte – Personal Bio-data

- Founder & Editor of Schulte Research based in Singapore.
- He was previously at China Construction Bank Intl as Global Head of Financial Strategy and Asia Banks Research.
- Paul was formerly Managing Director and Head of Multi-Strategy and Asia-Pacific Banks Research for Nomura International.
- Before that he was Chief Equity Strategist, Asia ex-Japan, for Lehman Brothers.
- From 2001 to 2006 he was Portfolio Manager and Head of Research for GEMS equities at Big Sky Capital in Los Angeles. At the same time, he was also a lecturer at the Hilton School of Business at Loyola Marymount University.
- Prior to his time in Los Angeles, Mr. Schulte was Chief Asian Strategist for ING Baring Securities in Hong Kong (1996-2000). He also served as Chief Asian Strategist for CS First Boston in Hong Kong (1992-1996). In the 1980s, Mr. Schulte served as an Economic Policy Advisor to Indonesia's central bank (Bank Indonesia) and before that as an Analyst with the National Security Council at the White House in Washington, DC.
- Graduated summa cum laude from The Catholic University of America in Washington, DC with a B.A. in Philosophy in 1985. He received a Master of Arts in Political Economy in 1986, also from Catholic University, and then went on to earn a Master of Arts in International Finance in 1988 from the Fletcher School of Law and Diplomacy, a joint program with Tufts University and Harvard University.

### Client testimonials

*On behalf of the Finovate team we'd like to thank you so much for speaking at Finovate Asia ...  
You not only brought knowledge but an energy and enthusiasm to the event that kept it buzzing!*

Erika Sanchez, Director of Events, Knect365, **Informa Group**

*"Paul thinks about financials from a truly global perspective. He understands how technology shifts are challenging these institutions."*

David Halpert, Founder and CIO, **Prince Street Capital**

*"Paul is very engaging and full of energy. He can engage each and every participant, even in large groups."*

Kar Yan Tam, Dean, **HKUST Business School**