



Architecture for the Future: Secure, Scalable and Smart

36th Anniversary Convention of APB - Sri Lanka in Colombo (Feb 2026)

While several paradigm shifts underway in the Global Banking industry today...

Cloudscape evolution:
Moving to Cloud



Secure Horizons:
Cybersecurity in Banking



Banking AI Insights:
GenAI in Financial Services



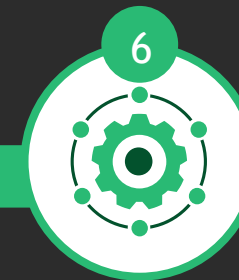
Data Driven Decisions:
Harnessing the power of Data



Applied Blockchain: Stablecoin,
CBDC and Tokenization



Banking Refresh:
Modernization of Core Banking



...AI is fundamentally redefining how Banks scale and compete

Source: Indie Hackers, BCG analysis

1

Access to AI is becoming democratized

Foundational models and AI agents are now widely accessible, reducing barriers to entry and allowing smaller players to compete on speed and automation

2

AI is rapidly changing business economics

The costs of knowledge, labor, and task delivery are falling due to automation, while revenue potential is increasing for companies that set up for success now

3

Headcount is no longer a prerequisite to scale

AI-first companies are redefining productivity, unlocking rapid growth with smaller, highly skilled teams (e.g., Cursor reaching \$100M ARR in under two years)

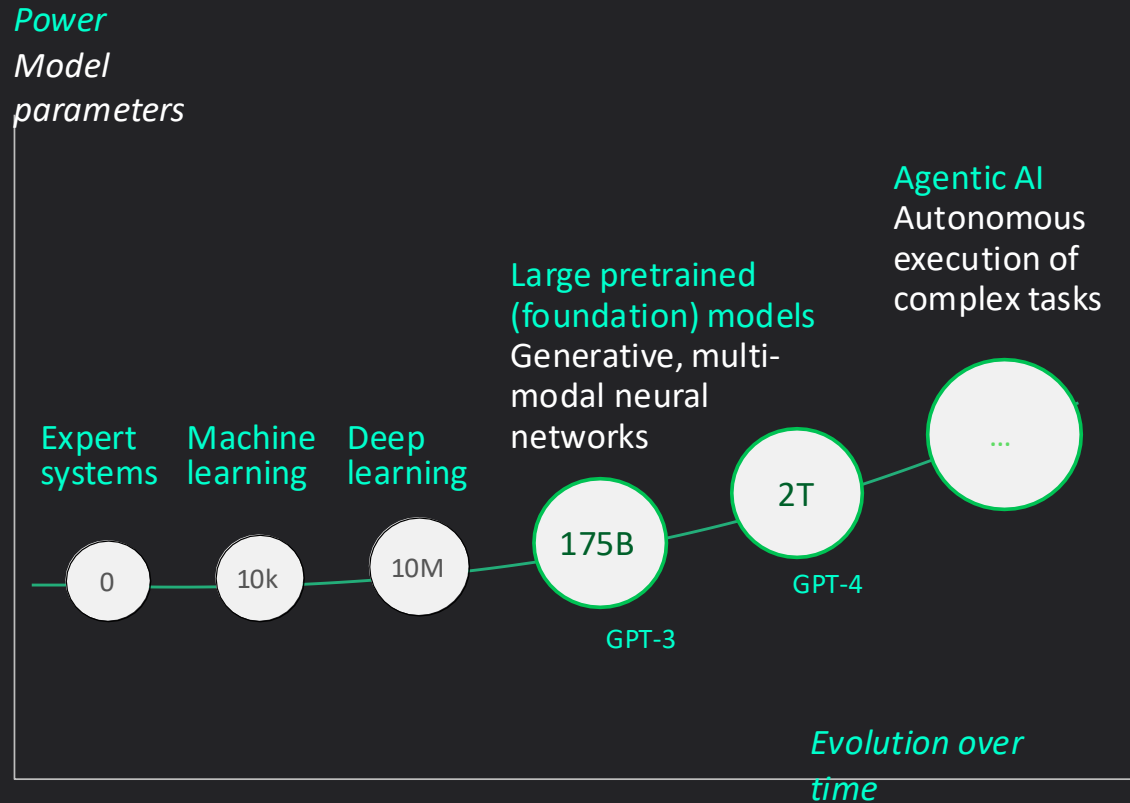
4

Technology spending is growing rapidly

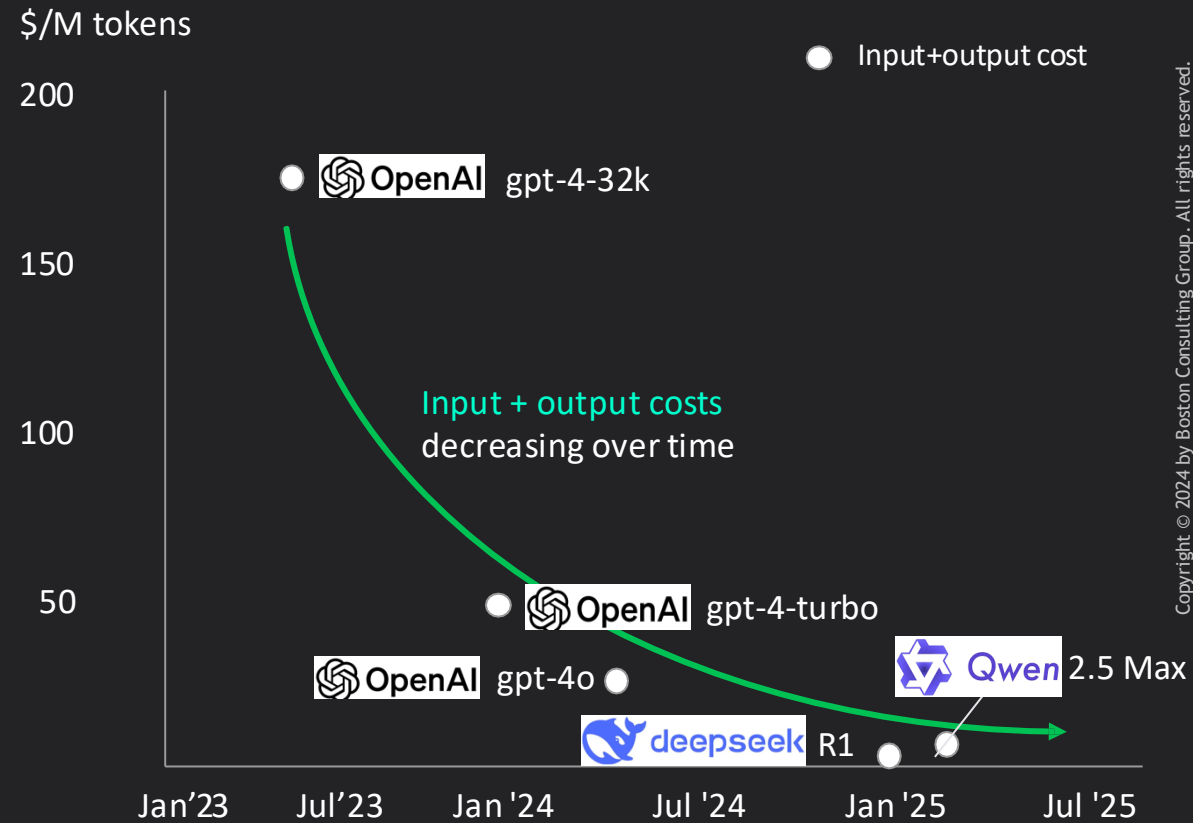
As AI-driven tech budgets surge, companies that fail to match the pace risk being left behind by faster-moving competitors

The rapid advancement of AI is reducing barriers to scale

Computational power over time



Token cost of models over time



Well-positioned firms can unlock value from low costs and high revenue

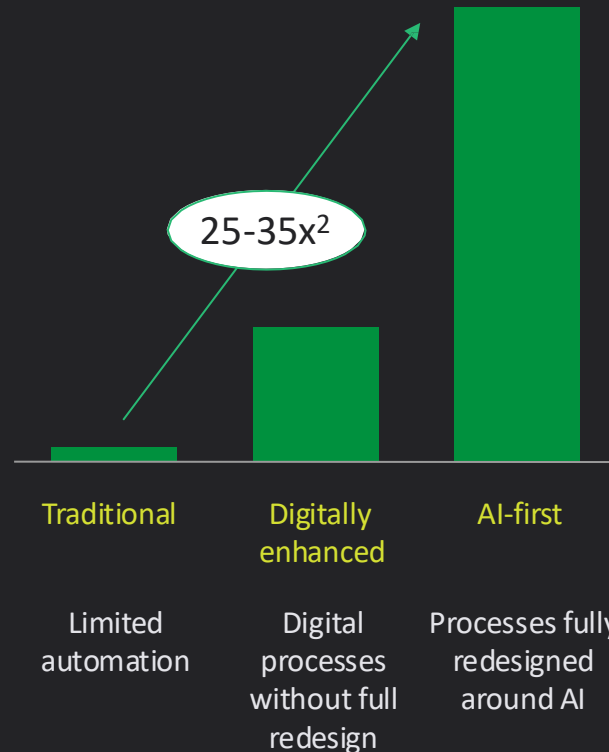
While major cost drivers are trending downward...

...revenue potential is increasing for AI-first firms

Companies set up for success can unlock maximum value creation

High-value task delivery	High-skill employee (e.g., PhD) research... >\$100K/yr	➤	AI agent-powered task delivery (e.g., Deep Research)... ~\$2-3K/yr
Advisory Costs	In-person client advice cost per interaction... ~\$5	➤	AI enabled-advisory, cost per conversation... \$0.20 - \$0.30
Time to access knowledge	Manual analysis of market media taking... 3 hrs	➤	AI rapidly gathering and synthesizing data in... 5 mins

Revenue per employee across different company types¹



Lemonade

Customer acquisition costs cut by 90%

Klarna.

50% reduced workforce & 73% increase in Rev / FTE

ByteDance

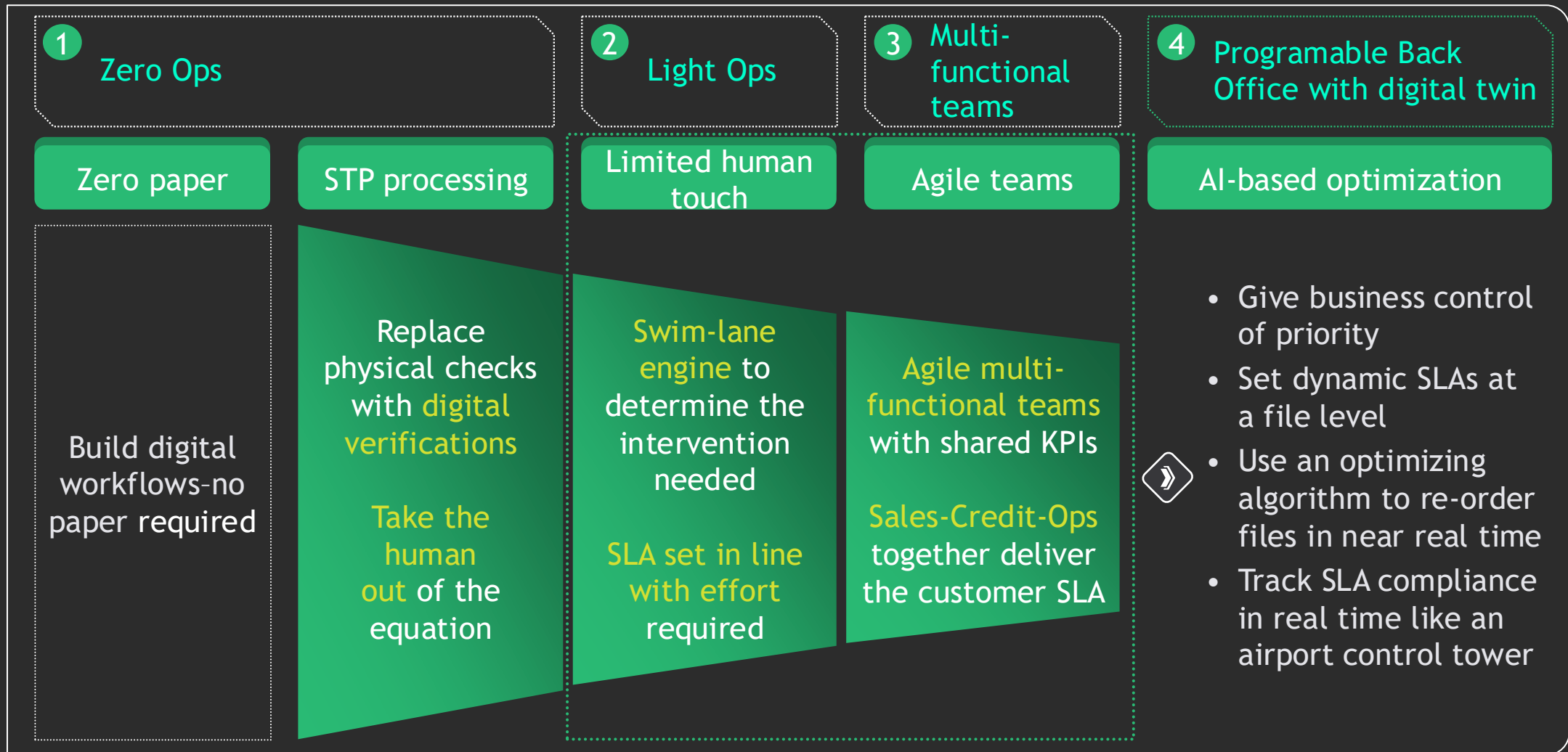
80% of policy-violating content removed autonomously by AI

Electrolux

60% of support calls resolved by AI without human agent

1. 70+ companies included in analysis, 2. Value varies by sector
Source: Harvard Business School, Wharton AI & Analytics Initiative, BCG analysis

Building for Scale: Front to Back digitization with Programmable back office, enabled by AI



Agentic AI leverages Predictive and Generative AI to perform tasks

Observes, plans, and acts autonomously

Agentic AI & Execution

Leverages both predictive and generative AI

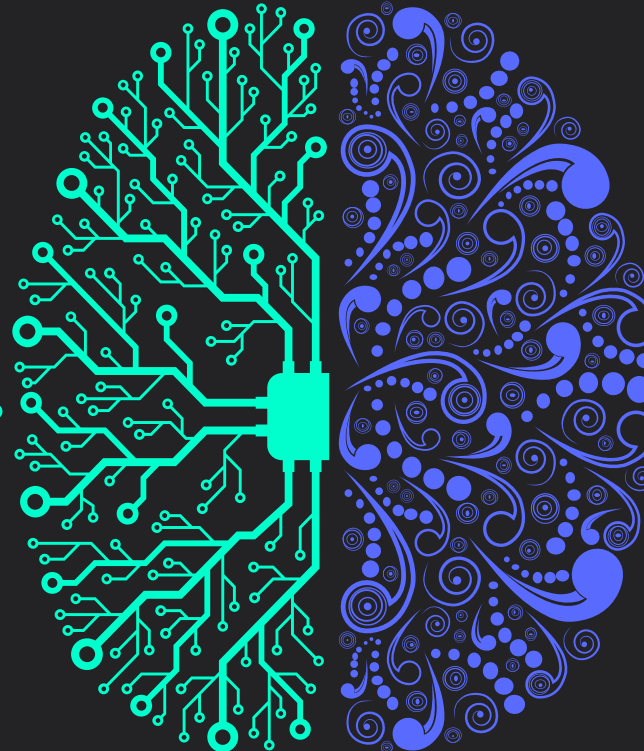
Predictive AI

“Left brain”

- Underwriting scorecards
- Fraud detection
- Dynamic pricing engines
- Early warning systems
- Next Best Offer

Impact: specific tasks

Adoption barriers: medium-high



Generative AI

“Right brain”

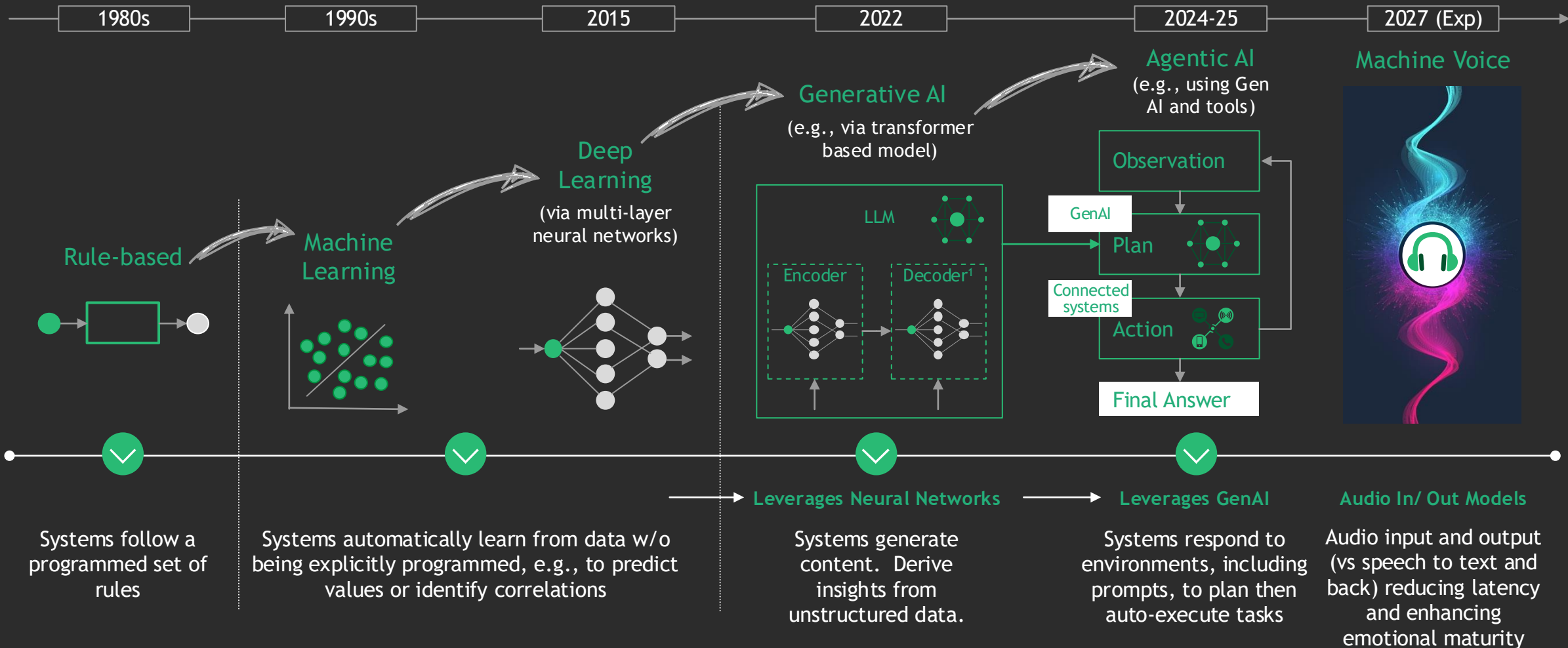
- Content creation e.g. marketing creatives
- Agent Assist Co-pilot e.g. sales, customer service
- Code generation and review

Impact: almost all tasks, especially combined with AI

Adoption barriers: medium-low

Agentic AI to further enhance process automation with autonomous steering of workflows

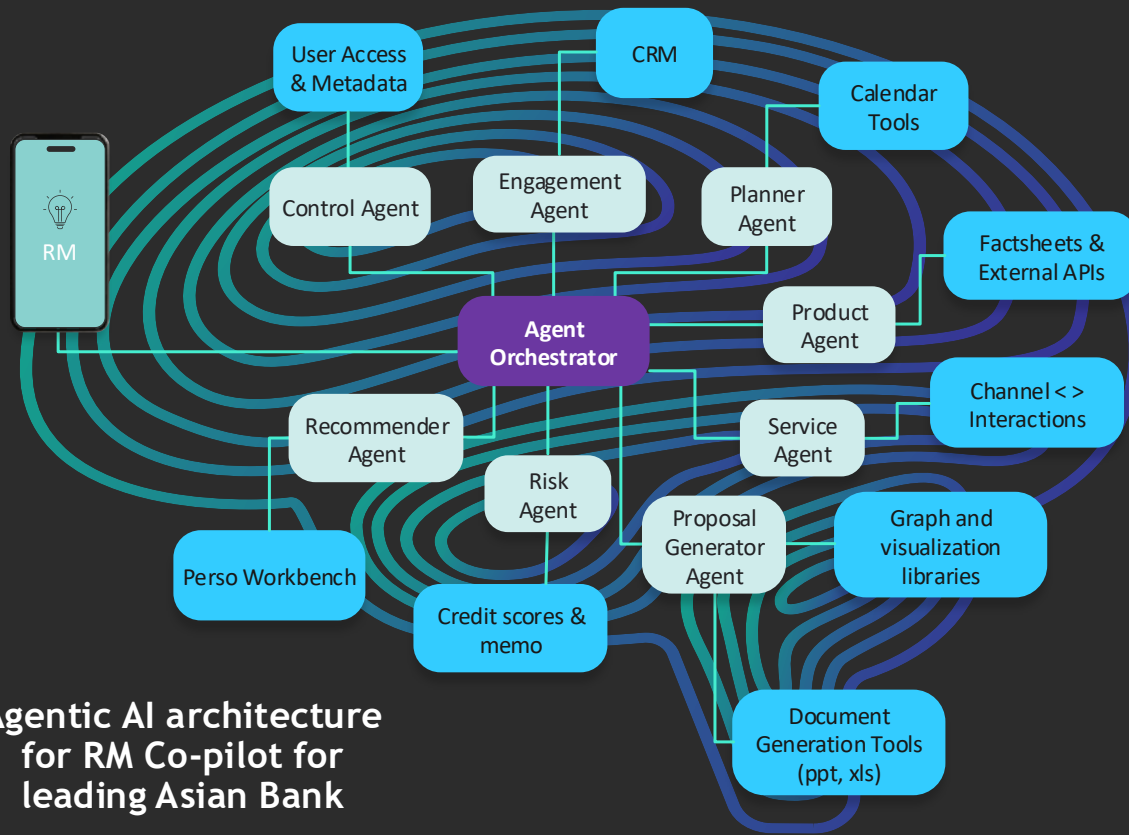
Year when tech starts becoming mainstream



1. Example Generative AI model; note some Generative AI models are encoder or decoder only

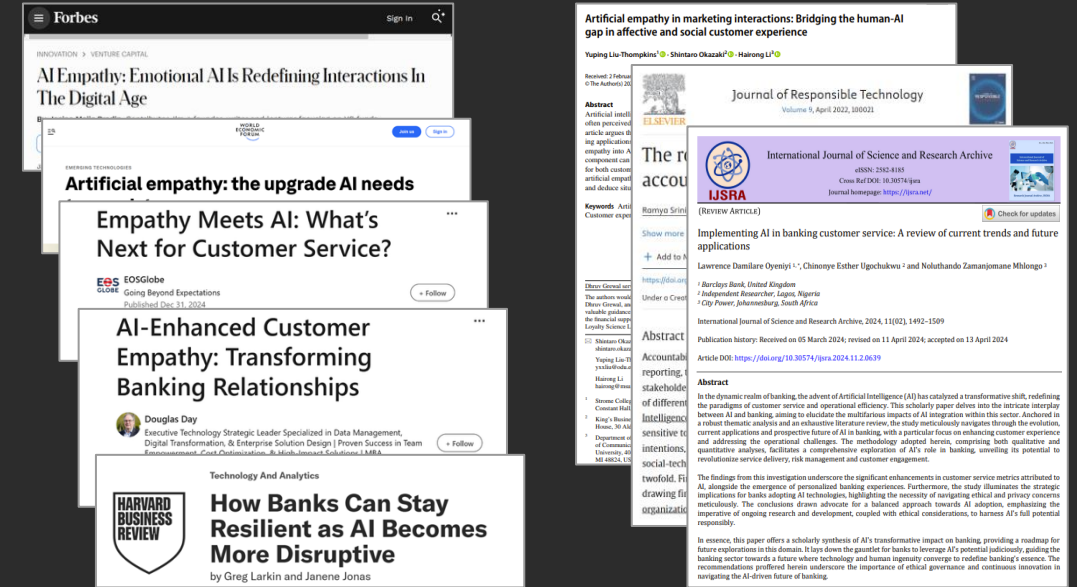
Agentic AI and Machine Voice: Game changers

Multi agent architectures take automation to a whole new frontier



Agentic AI architecture for RM Co-pilot for leading Asian Bank

Machine voice will soon better human voice in consistency and empathy

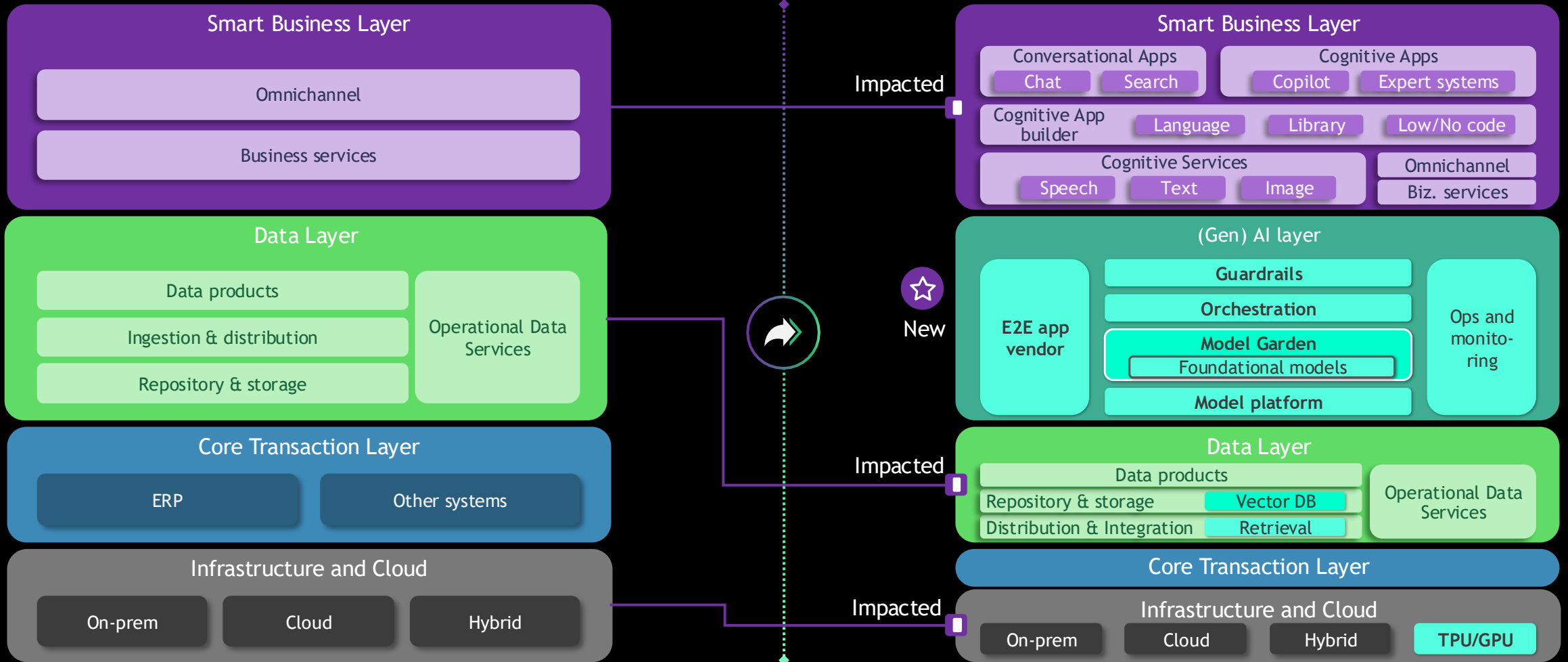




Building an AI first operating model would require changes in the tech stack

4 layers across traditional tech stack...

... that are now evolved significantly with AI



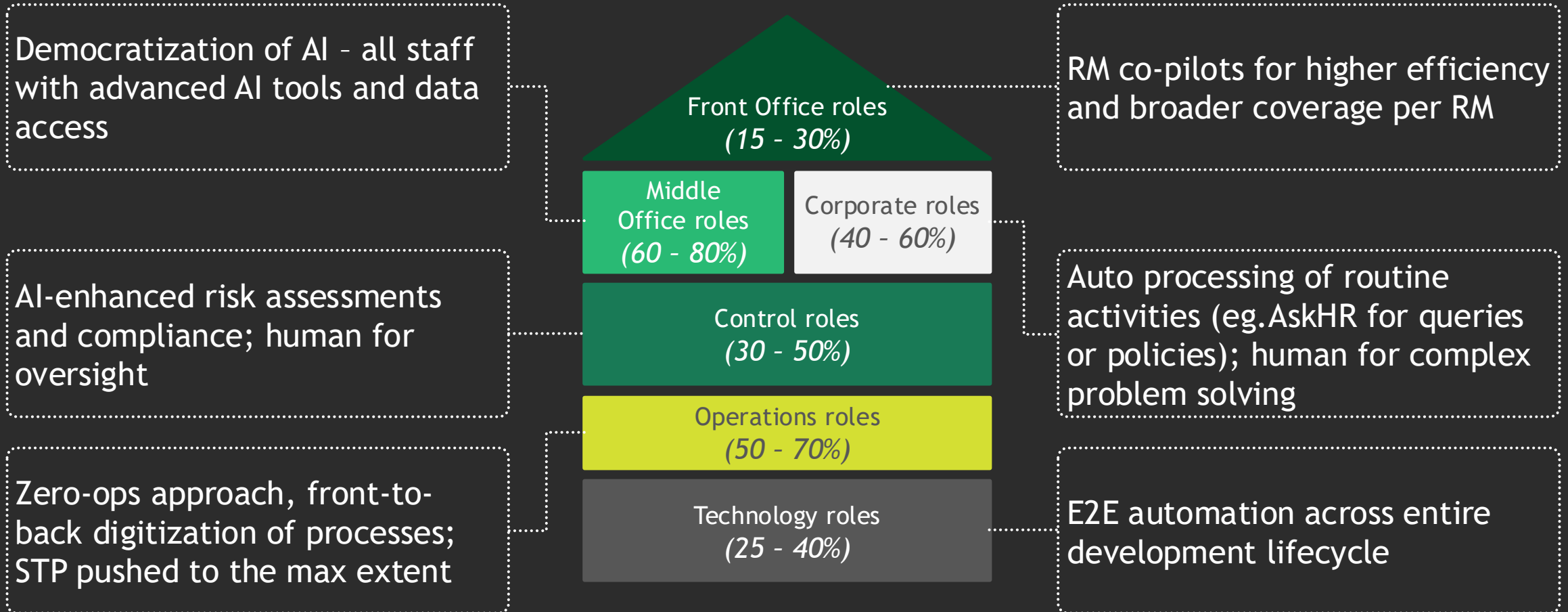
Illustrative

NEW capabilities introduced

Leading institutions are setting big ambitions

Reduction in head count possible with full potential deployment of AI: 35-50%

BCG Case Example: European GSIB 2030 ambition



1. STP = Straight Through Processing 2. Assuming all levers of digitization beyond pure AI/genAI (e.g., process reengineering, data integration)
Source: BCG project experience and analysis

Creating a secure & scalable, AI and digital first organization



1. **Make a business-led AI & Digital agenda**

Define tangible priority outcomes from AI, and ensure that business leaders take ownership

2. **Prove impact and scale**

Focus on a few high-value initiatives to show measurable impact and rapidly build momentum to scale

3. **Anticipate impact on your workforce**

Identify where and how roles will shift, and develop a strategy to upskill teams to work effectively with AI & Digital tools

4. **Integrated approach to Cyber Security**

Take an integrated AI led approach to Cyber security, Fraud, AML and other security risks

5. **Create space to fund what works**

Allocate resources toward early wins, and build a plan to budget for AI & Digital investments that deliver value

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