

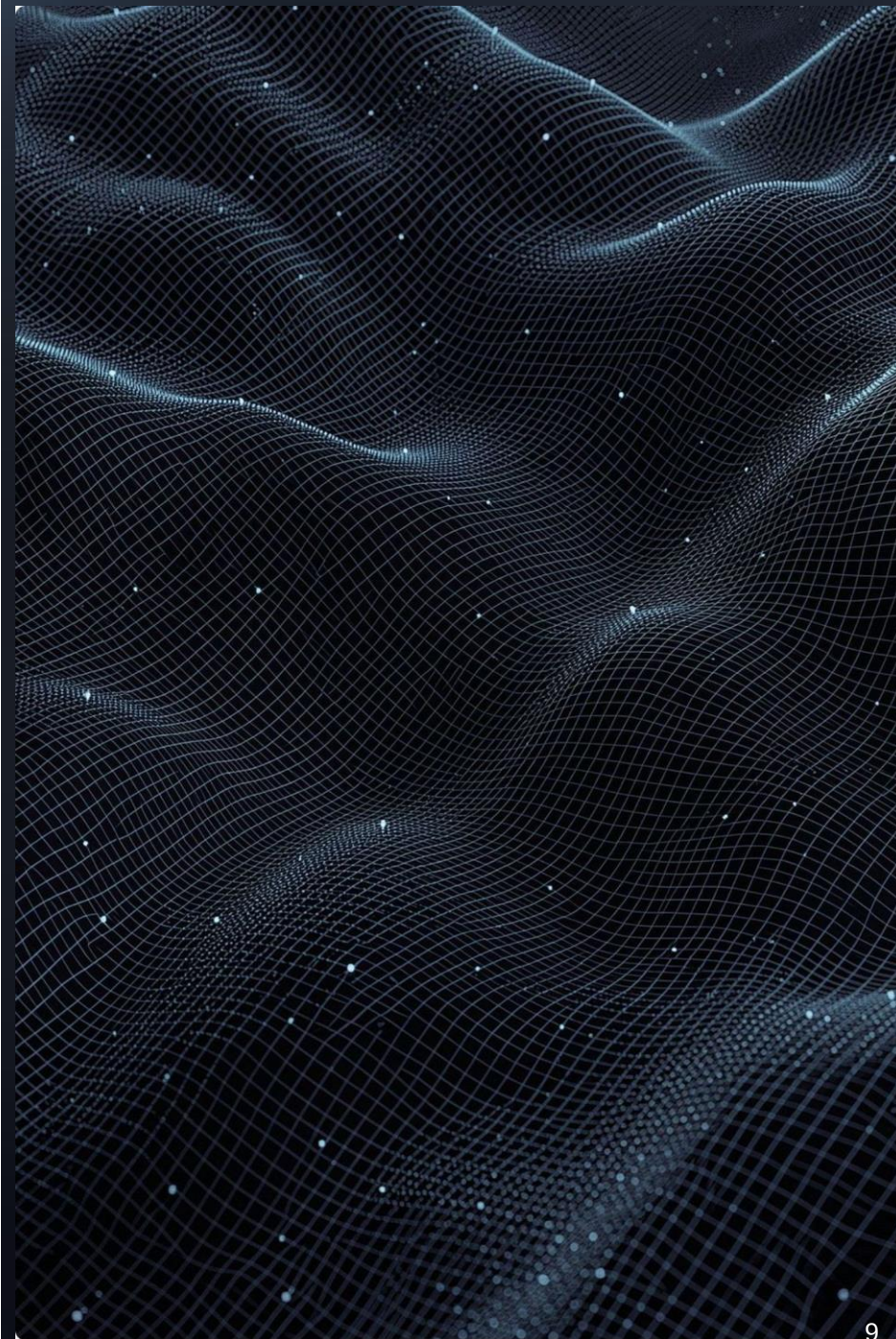
Front to Back Data Streamlining

Improving resource efficiency, decision quality, and AI readiness through data consistency

This presentation outlines the strategic case for front-to-back data and process streamlining at financial institutions — covering the business problem, our proposed approach, delivery roadmap, and the team behind the work.



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Executive Summary

The Problem

Data fragmentation across front, middle, and back office systems costs banks millions annually in manual reconciliation, delayed decisions, and missed AI opportunities.

Our Approach

We implement a consistent data model across structured and unstructured data, and data quality engine to create consistent, reliable data across all systems and processes.

Proven Credentials

We have deep expertise in successfully delivering and realizing significant synergies at global banks: improved resource allocation, faster regulatory response, reduced operational costs.

The Ask

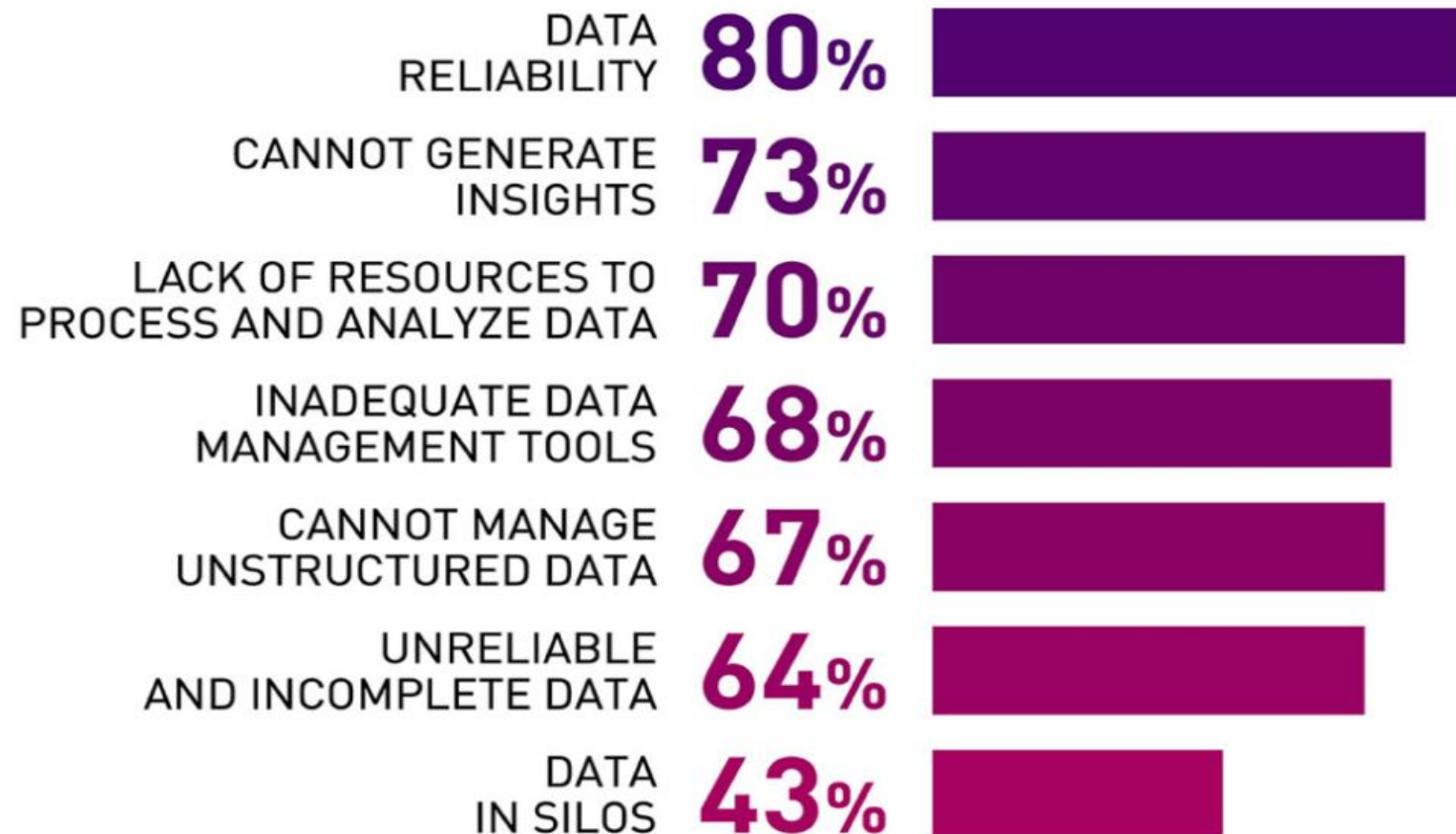
A focused pilot on one business line or product set to demonstrate measurable impact — with a success-based fee model aligned to outcomes.

 **Objective is to deliver tangible cost synergies as well as position the organization for systematic adoption of AI**

The Context: Why Data Consistency Matters

Data inconsistency across front, middle, and back office systems is a major cause of inefficiency among banks.

Survey Result¹ on Major Data Challenges at Banks



Challenges from Front-to-Back Data Fragmentation

Fragmented data architectures create compounding operational and strategic problems across the institution

Disjointed Customer Experiences

Inconsistent data across systems leads to fragmented client views, undermining relationship management and service quality.

Suboptimal Resource Allocation

Without a unified data model, capital and funding decisions are made on incomplete or conflicting information.

Regulatory Response Delays

Delay and inconsistency in regulatory response expose banks to supervisory risk and reputational damage.

Operational Cost Burden

Manual reconciliation and data cleansing consume significant resources that could be directed to strategic priorities.

AI and Analytics Limitations

Inability to utilise AI and predictive analytics at scale due to unreliable, inconsistent underlying data.

The Cost of Fragmented Data is Rising

Front-to-back data fragmentation costs banks millions annually – from inability to maximize return on financial resources, cost build-up from manual interventions, and slowdown in decision making

Typical Issues

- Upstream and downstream systems interpret the same transaction, risk, and client data differently – creating inconsistency and slowing critical decisions such as capital allocation
- Significant time spent on unproductive activities, including data reconciliation and manual data cleansing
- Organisational inertia due to lack of trust among cross-functional teams

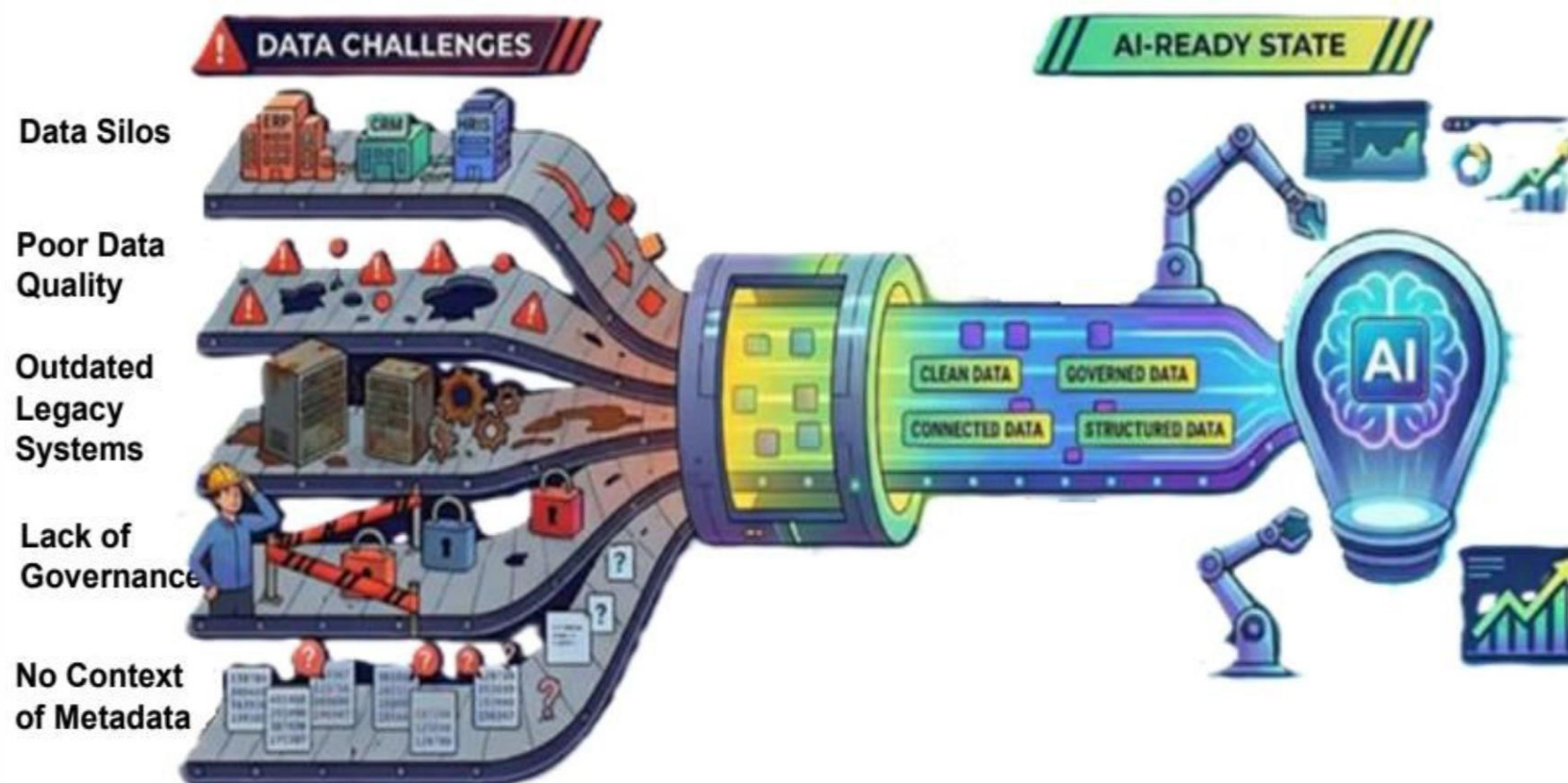


Implications for Banks

- Without a firm-wide data model, banks lose transparency on the drivers of capital and funding usage
- Limits cross-product synergies and makes resource optimisation harder
- Weakens the bank's ability to answer regulators or management quickly and consistently
- Cost build-up from having to find tactical solutions stemming from data issues

AI Readiness is Severely Challenged

AI is only as good as the underlying data — banks need a consistent and reliable data foundation to take advantage of AI.



Unreliable Outputs

Fragmented or inconsistent data leads to unreliable AI outputs that are difficult to scale across the institution.

Quality Enablement

Cleaner and more consistent front-to-back data improves the quality of analytics, automation, and AI use cases over time.

Future Operating Model

Data consistency is a foundational enabler for the bank's future operating model and competitive positioning.

Case Study:

Data & Process Optimization at a Japanese Bank

Situation at the Bank

- Misaligned resource allocation due to lack of systematic approach and data fragmentation
- Inefficiency in financial resource allocation due to data inconsistency across upstream and downstream systems
- No single front-to-back view on risk, return, and resource usage
- Limited transparency on drivers of capital and funding usage hindered cross-product optimization

Approach Adopted

- Created a unique firmwide data model covering all transactions and risk across front-to-back systems
- Built a reference database to reduce data duplication and ensure consistent interpretation of risk/return data
- Implemented a data quality engine to monitor, track, and resolve data quality issues in real time

Results Achieved

- Improved resource allocation due to access to granular, consistent risk/return data across front-to-back teams
- Accelerated response to regulatory queries on financial health
- Improved strategic decisions on resource allocation
- Reduced manual reconciliation, unlocked cost efficiencies and shifted focus from tactical to strategic priorities

 In-depth and practical experience of streamlining data architecture at this Japanese banks among our partners

Our Proposed Approach

Based on a unified data model, reference database, and data quality engine to steer front-to-back data consistency.

- 1** Data Architecture
Define a consistent firm-wide data model encompassing all front-to-back systems and processes.
- 2** Data Governance
Establish a governance model with clear roles and responsibilities to ensure consistency in data taxonomy, lineage, maintenance, and quality
- 3** Data Lakes / Warehouses
Centralize data repositories — build reference databases for client, transaction, and risk data to reduce duplication and ensure consistent interpretation.
- 4** Data Quality
Implement a process to detect, monitor, and resolve data issues at the origin rather than later in the data lifecycle.
- 5** Data Hosting & AI
Cloud migration to ensure anytime/anywhere access and ease of implementation of AI use cases.

Delivery Roadmap

Our proven delivery model moves quickly from thorough diagnosis of current state to measurable business impact.

1

1. Diagnosis

Assess the current data landscape, complexity involved, and phasing/prioritisation of scope.

2

2. Design

Design the target data architecture, governance framework, and implementation phases.

3

3. Build and Validate

Phased build of reference structures and quality checks; validate results with stakeholders.

4

4. Scale

Expand scale and scope from pilot towards firmwide systems and business processes.

Asks & Next Steps

We are seeking an initial engagement to demonstrate the value of our approach in a focused, measurable context.

Pilot Mandate

Our ask is to support a pilot on one business line, product set, or resource allocation problem — a contained scope that allows rapid demonstration of value.

Objective

Demonstrate measurable improvement in data quality, decision speed, and operational efficiency within a defined timeline.

Scale

From there, the model can be scaled across the bank to create a repeatable foundation for better decisions and AI readiness.

 **A success-based fee model ensures our contribution is judged by actual impact, not effort.**

Appendix

What Sets Us Apart

Real Expertise

Led by partners with **150+ years of combined industry experience** — real experts who have lived and delivered across leading financial institutions in major global hubs. Our team brings front-line knowledge, not theoretical frameworks.

Measurable Impact

Our solutions deliver measurable value and lasting outcomes. A **success-based fee model** ensures our contribution is judged by actual impact, not effort — aligning our incentives directly with client results.

Tailored Solutions

We go beyond advising — we develop and execute **customised strategies** that align precisely with each client's unique context, objectives, and constraints. No off-the-shelf playbooks.

Proven Track Record

We have helped leading financial institutions achieve specific, measurable results — from **capital optimisation and regulatory compliance** to transformational growth across global markets.

Core Team (1 / 2)



Hugo-Lancelot Marty

Data, Risk, Capital Markets

30+ years · Nomura · Lehman Brothers · SocGen

Risk and data expert with senior roles in front office risk, trading, and structuring. Managed and delivered large-scale global programs navigating cross-cultural and cross-functional complexities. Deep expertise across rates, credit, equity, hybrids, CVA, funds, US mortgages, CLOs, and secured funding transactions.



Risk and Basel III Expert

Risk & Basel III

30+ years · Global Head roles at two major FIs

Seasoned risk management professional who spearheaded implementation of the Basel III regulatory framework at a major financial institution. Led advocacy initiatives alongside ISDA and key regulators. Published author on risk methodologies. Held Global Team Head roles at two major international financial institutions



Biswajyoti Upadhyay

Corporate Banking & Trade Finance

25+ years · Standard Chartered

Regional Business Head and ExCo member with P&L responsibility for complex portfolios of USD 1bn+. Experienced in regulatory engagements with PBOC and HKMA. Scaled cash management and trade & working capital solutions across Greater China, Japan, Korea, and the Middle East. Board Member of fintech TAS Connect. Certified in sustainable finance. FT Non-Executive Director Diploma holder.

Core Team (2 / 2)



Dhiraj Chandak

Capital Markets & Alternatives

20+ years · Deutsche Bank · BCG · INSEAD MBA

Deep expertise in hedge funds & alternatives, institutional sales, portfolio management, and equity trading. Head of APAC Alpha Capture and Head of Singapore & Malaysia Equity Sales at Deutsche Bank. Strategy consulting at Accenture and BCG. CFA Charterholder with advanced certifications in portfolio construction, machine learning, and DeFi.



Navdeep Marwaha

Consumer Finance & Payments

25+ years · Mastercard · Bank of England · AmEx · GE Money

Consumer finance and payments specialist across Southeast Asia, India, and the UK. Proven track record in market expansion, corporate strategy, commercialisation of strategic equity investments, and EU prudential supervision rollout. INSEAD MBA and FT Non-Executive Director Diploma holder



Sam Duarah

Capital Markets & Strategy

25+ years · Oliver Wyman · Nomura · Citi · Mizuho · INSEAD MBA

Capital markets specialist with a 25-year track record in strategic growth, bottom-line improvement, resource optimisation, and data-driven allocation. Managed large-scale business restructuring and post-merger integration. Work experience across leading strategy consultancy and global banks.

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