

Banking & Financial Services - The disruptor moving from strength to strength



JOHN SPEIGHT

President & Executive Director



BHARAT KUMTA

Global Industry Practice Head - BFS



4 KEY TOPICS

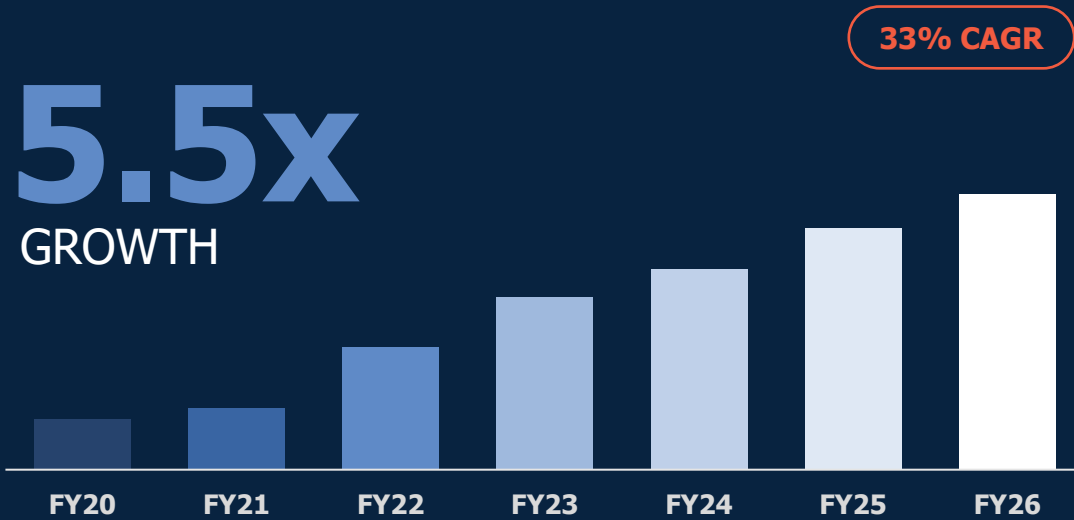
1 Our Growth Story

2 AI-Led Disruption

3 Our Productized AI Assets

4 Our Secret Sauce for Large Deal Origination

Our growth defined by numbers



From **1 major BFS client 7 years ago**,
To:

24 Of Top 100
Global Banks

08 Financial
Regulators

02 Of Top 5
Central Banks

12k+

Banking experts

\$3T+

AUM/A on supported
platforms

40K

Advisors supported

26.5%

of group revenue
(FY26)

~30

Years in BFS

ANALYST LEADER: Wealth & Asset Management | Intelligent Automation in Banking | Lending | Mortgage & Loan BPS

Disrupting the Industry with AI

The economics, the engagements, and the rules are all changing.



The economics are flipping

Billable hours → value; token & outcome-based pricing.



AI is inside real client work

Agentic engineering, AI-native credit, agentic ops.



Probabilistic tech, deterministic outcomes

Governed, observable, guard railed.



New avenues of value

Regulation & compliance, cybersecurity, sovereign data & AI.

The game has changed and we're already playing it.

SIX BANKING AI ASSETS — PRODUCTIZED

WEALTH

1

Acumen™

Wealth AWM

30–40%

Advisor
Productivity

2

Praxis™

AWM
Operations

30–50%

lower onboarding
cost

BANK-WIDE

3

PulseCX™

Corporate
Banking

70%+

self-service
containment

4

AxiomLend™

Lending ·
Credit

10×

faster decisions

5

SentinelFCC™

FinCrime ·
AML

70–80%

alerts auto-
cleared

6

Lexicon™

The cross-bank intelligence & grounding layer

*Every asset sits on the same knowledge graph -
grounded, audit-trailed, SR 11-7 ready.*

54% higher AI
accuracy
up to 3× · **BIAN + FIBO**

■ THE DEMO · ACUMEN · AGENTIC ADVISOR DESKTOP

Coforge

8:02 AM · ACUMEN ADVISOR DESKTOP

This morning.
One \$18M relationship
about to walk out the door.

Here's how Acumen changes that — before the advisor
has finished her coffee.

Where Advisor Judgement meets AI Velocity

'Secret Sauce' for generating Large Deals

Customers ask us for...



Functional Specialization
augmented by AI



Legacy Modernization
simplified by AI



Cloud Transformation
accelerated by AI

Our 'secret sauce'...

(INDUSTRY DEPTH) + (COFORGE'S AI ASSETS) + (MOD SQUADS / FDEs)

Committed Outcome Driven Commercial Model...

REVENUE GROWTH | RISK REDUCTION | ROI REALISATION

A Large Deals Example

Top US bank asks us for Modernization Legacy Platform

Wealth & Asset Management + Trust Modernization

\$310M

Annual Revenue
Uplift

\$5.50 : \$1

Return per dollar
invested

Month 14

Break-even

\$1.25B

5-year value

CapEx:

\$25M-\$35M to build & operations

VS

OpEx:

\$200-\$300M rip-&-replace (with 60%+ failure rate)

The money is moving. We own the asset built for it.

BANKING - 4 KEY TAKEAWAYS

1 Assets, **not agents**

Six productized AI banking assets.

2 Outcomes, **not horsepower**

Every asset carries a named, committed business outcome -revenue, risk, ROI.

3 Trusted, **not experimental**

Governed by design - clears risk & compliance and reaches production at scale, where the ROI is realised.

4 Delivered, **not theorised**

By banking domain experts in embedded FDEs - our operating model.

Let's engage!

