

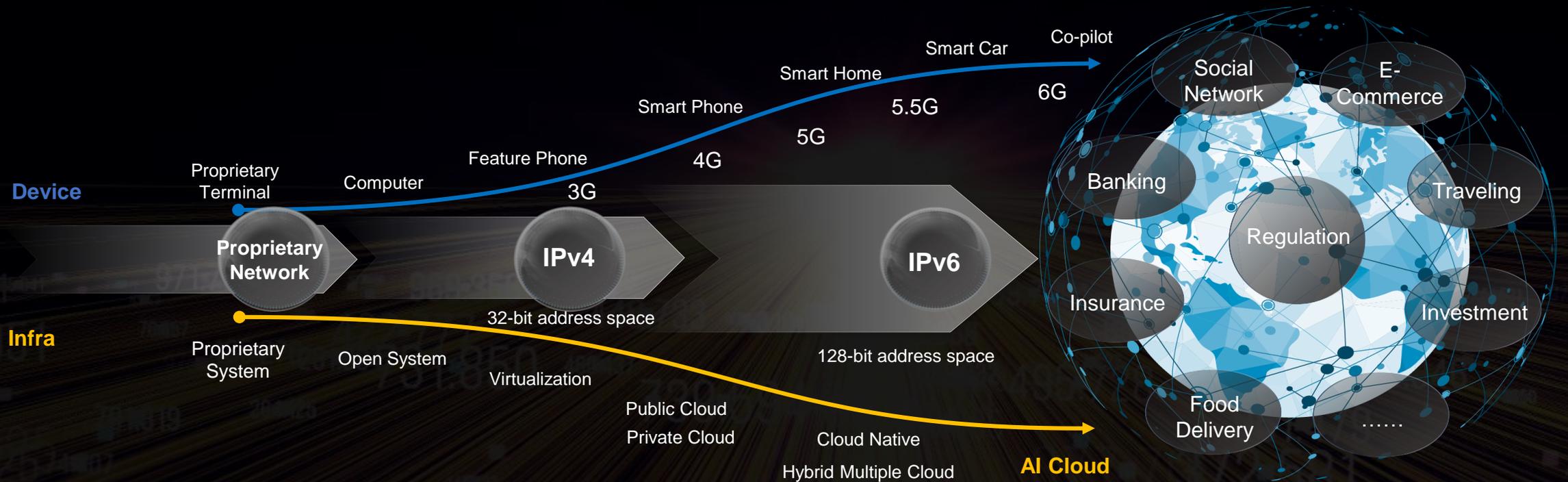


Shaping the Future of Financial and Mobile Payment

NEW VALUE TOGETHER



We Are Entering A Well-Connected World



 **Less Latency**

 **Less Friction**

 **More Agile**

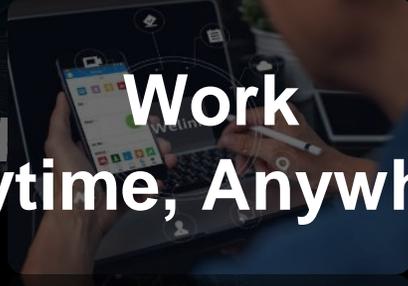
 **More Intelligence**

Customers Want Digital Life and Work



**Consume
Anytime, Anywhere**

**QR Payment &
Cashless Society**



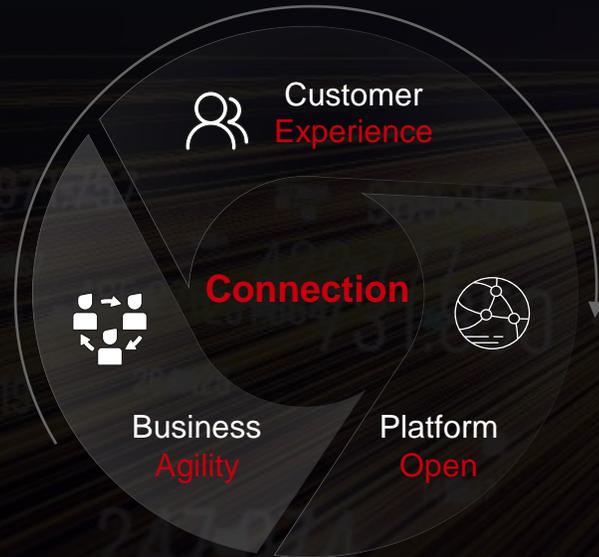
**Work
Anytime, Anywhere**

**All-in-one Productivity
Tools on Workspace**

Improve Customers Engagement with Scenarios Using “Connection” and “Intelligence”

Fully connected for immersive experience

Connected Unbanked | Comprehensive Customer Service | New Scenarios | to the Future Digital World



Workforce Collaboration | Connected Assets | Reconstructed Front/-Middle- and Back Platform

Hybrid multi-cloud | Network | Data | AI ICT infrastructure

Fully intelligence for synergy

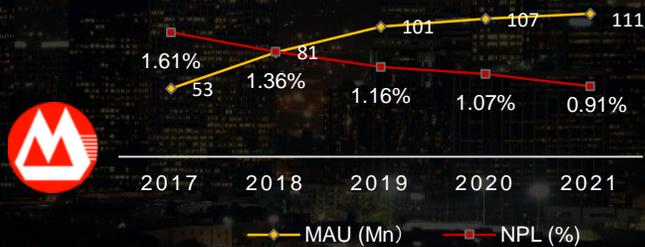
Real-time intelligence capability
Comprehensive awareness | System awareness | Real-time decision making



Basic data platform
Data Governance | Data Acquisition | Data Analysis

Intelligent enablement service
Product | Marketing | Risk control | Operation | Investment and research

Optimize E2E Customer Journey and Experience with Evolving Technologies



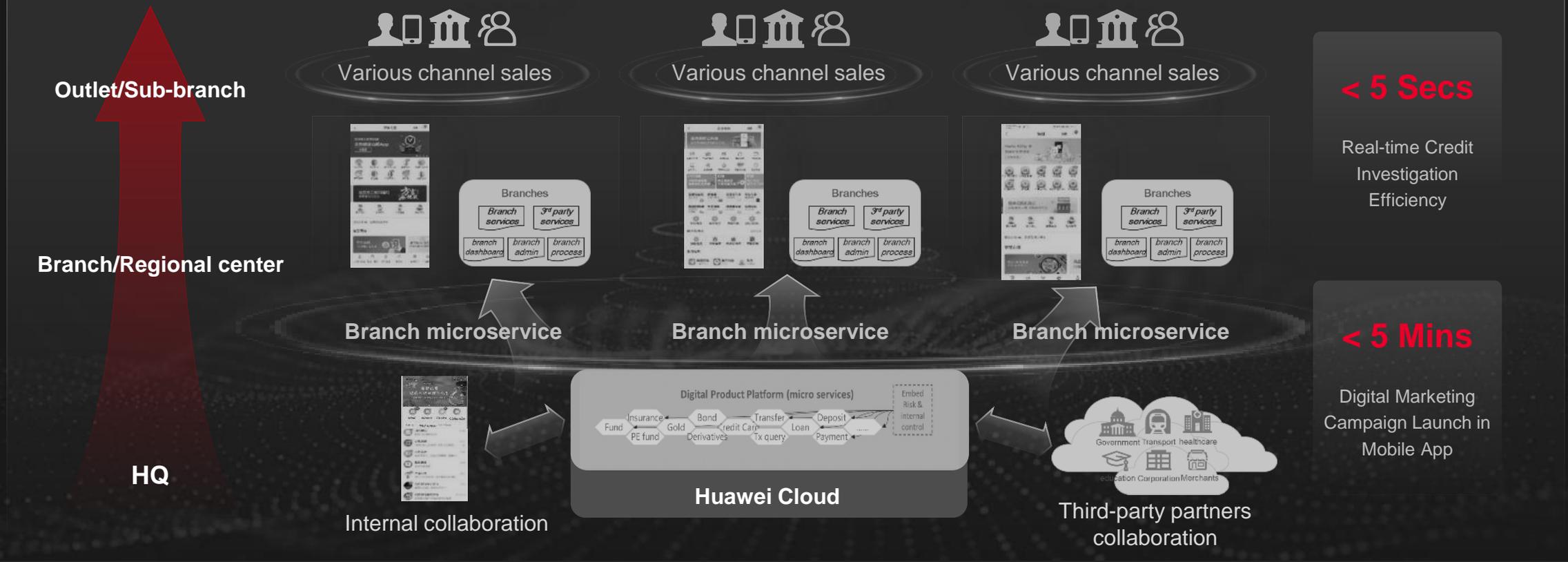
MAU keep increasing while **NPL** keeping down



Cost income ratio of the digital segment was **half** that of the traditional segment in 2021

How CMB Achieving Front-to-Back Business Agility?

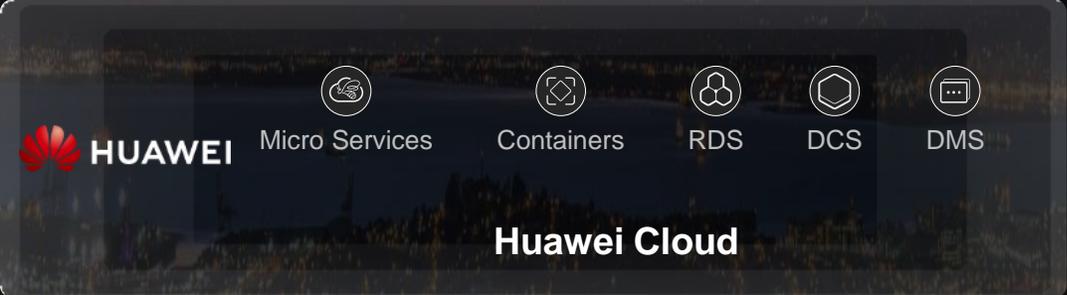
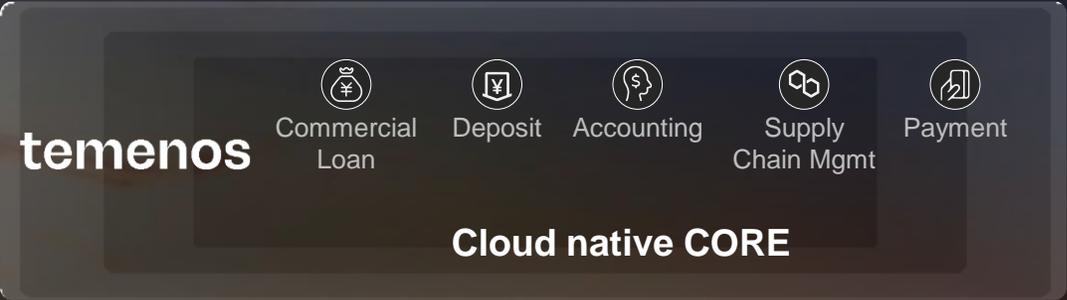
- Leverages the agility of the cloud to transform banking products into services and develop businesses with digital infrastructures.
- Collaborates with third-party partners through super apps and cloud-based Open API and Open Connect capabilities.



Key to Systems Transformation: Evolution to Cloud Native CORE

Digital Bank on Cloud

1st Wholesale Digital Bank in Singapore



9 months
Quick launch

3 days
Agile iteration

100%
Regulatory compliance

New Business on Cloud

Digital Loan Launch for Bank in Thailand



Support
Millions of Users

TTM
Months → Weeks

Cloud Native Core Systems Accelerate Agile Innovation

Huawei Cloud Native



Huawei Cloud Thailand

1st Hyperscale Cloud in Thailand

Over 5 Years of services in Thailand

High availability

3 AZs across regions

Highly Secure

Comply with Thailand Law and 110+ Global Certified

High Performance

Hardware and software synergy

Best in Class TCO

Flexible business models

Engage More Customers with Mobile Payments and Mobile Finance

Stable and compliant

Local active-active



Data synchronization

Remote DR

Regulatory compliance

Real-time transactions

Flash sales



Sales of wealth management products

Real-time payments

Elastic scaling

Intelligent marketing

User profiling



Advertising

International SMS

SMN

e-KYC

Card recognition



Face verification

Liveness detection

Materials check

Intelligent risk control

Anti-fraud



Credit scoring

Anti-money laundering

Identification of co-related risks

Offline payments

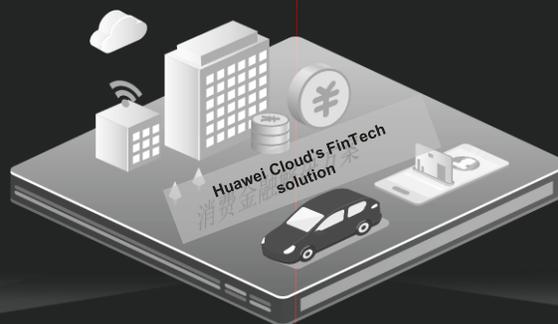
Online payments

Aggregation payments

Enterprise small loans

Microloans

Automotive finance



Mobile Payments

Real-time transactions | Agile innovation
Intelligent marketing | Stable and compliant

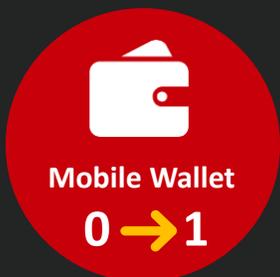
Mobile Finance



eKYC | Intelligent risk control
Intelligent operations | Intelligent marketing

Various Stages of Mobile Money service evolution

Focus on Mobile Wallet business to aggregate customer



- Send money home(Domestic)
- Bill payment easily
- Salary/Welfare distribution

✓ Develop Agent, Focus in Registration and Activation.



With selected vertical enterprise to do payment



- Send money home(International)
- Off-line payment in industries
- C2C E-Commerce

✓ Develop Merchant, Focus in on-line and off-line payment adoptions

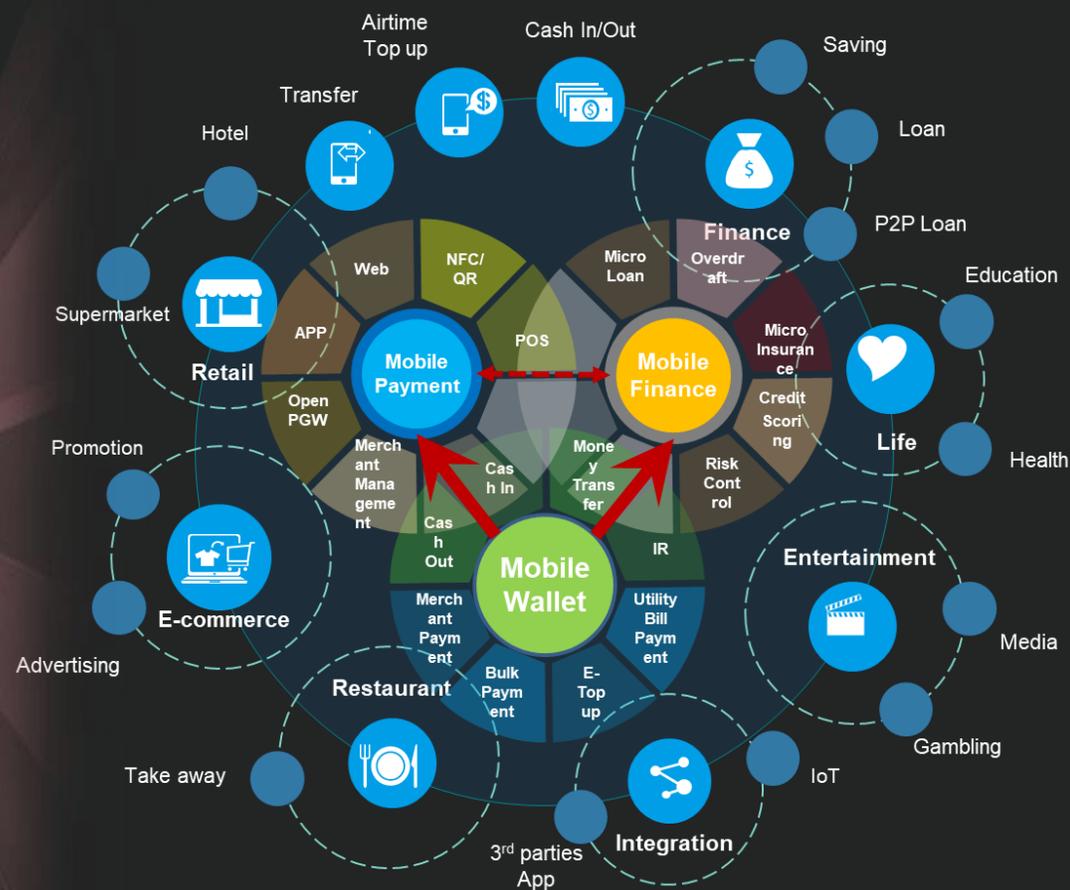


Real ecosystem for payment and financial business



- Overdraft
- Saving & Loan
- Insurance

✓ Finance Eco-system partners- Loan services and insurance.

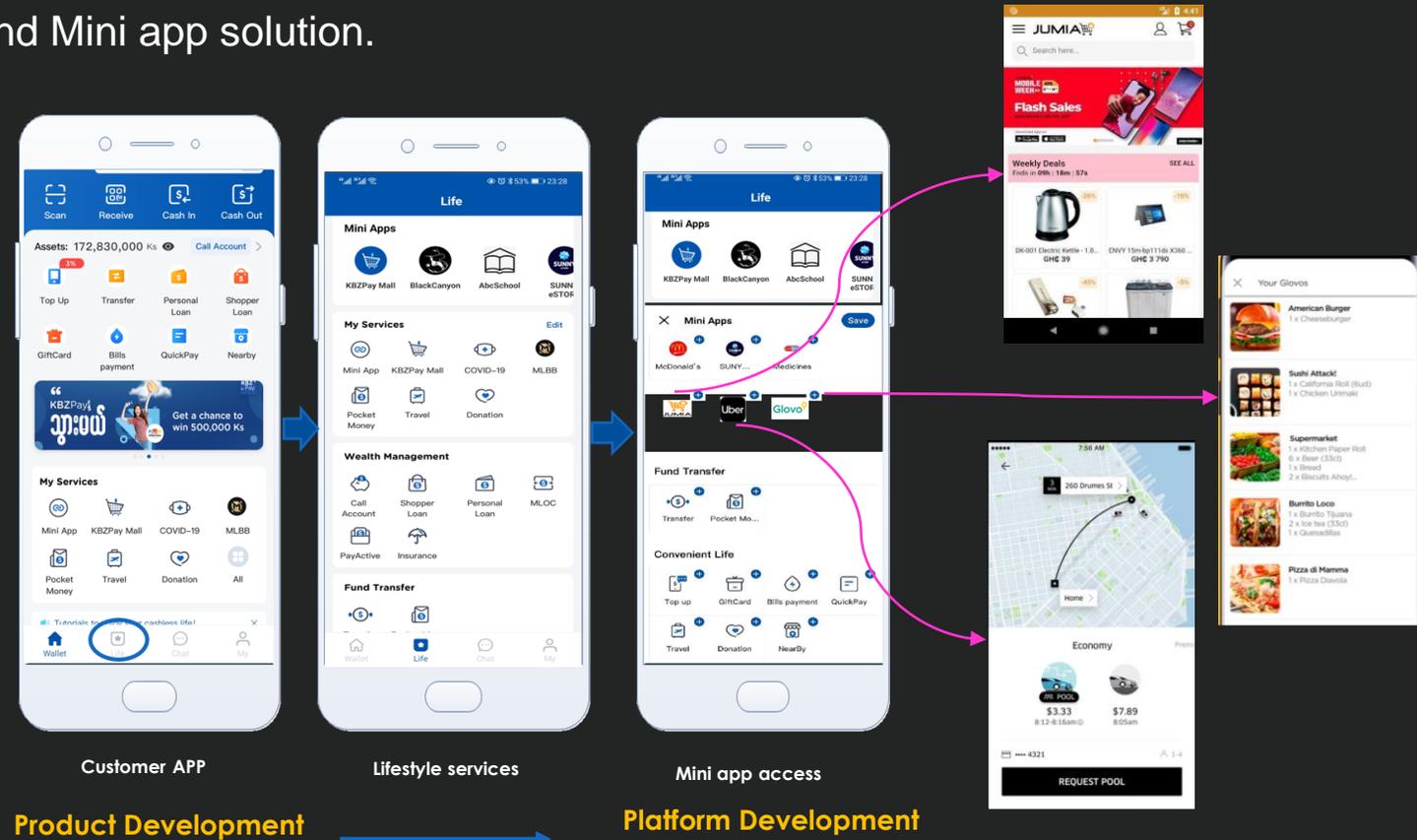
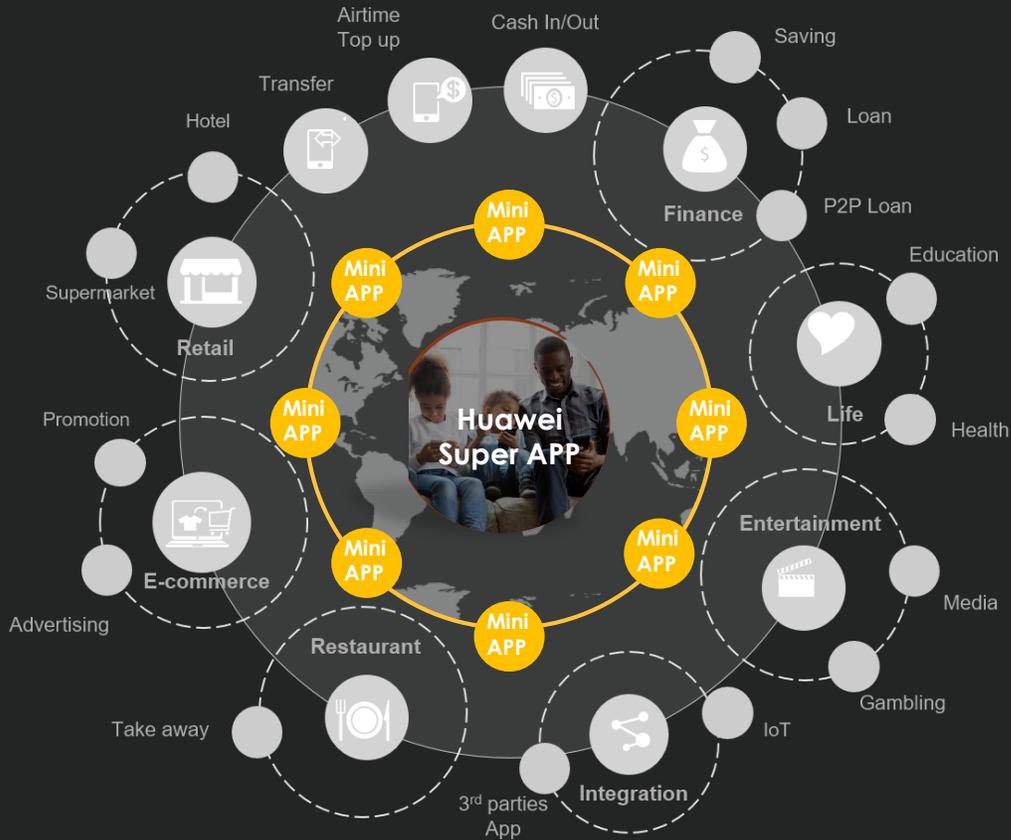


Eco-systems building of Mobile Money Services



Huawei Mobile Wallet's Mini APPs Offer a Converged End to End User Experience

Onboard the customers daily lifestyle via Super App and Mini app solution.



For Bank:

- Deepen user stickiness
- Increase traffic conversion
- Tap into new opportunities as the economy digitizes

For Users:

- Always connected – no need many apps
- Enjoy a variety of offerings
- No need to update app

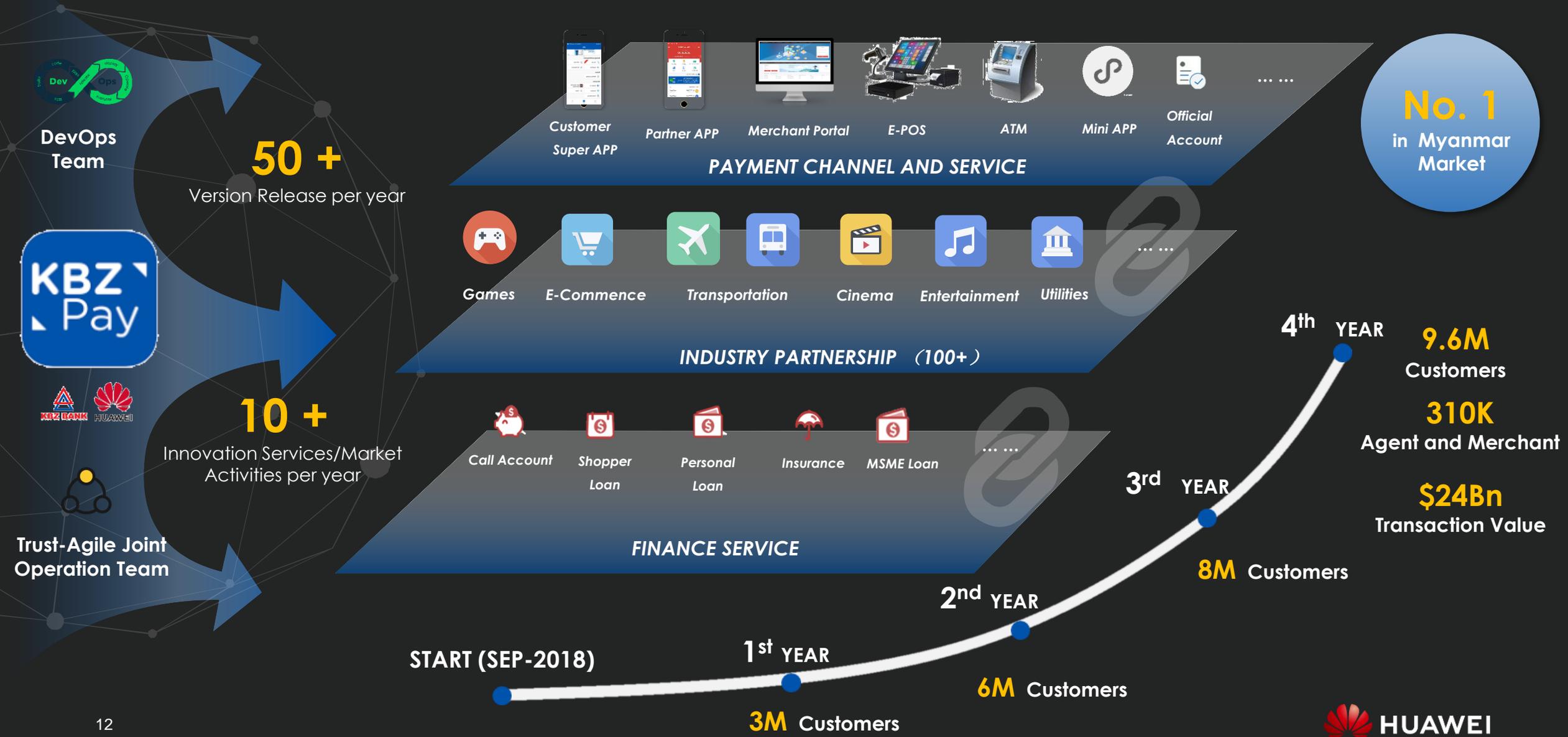
For Partners:

- Access to vast user base
- Unified user log in & targeted advertising
- Online payments
- Integrate capabilities across different products to facilitate digital upgrades

Benefit for Ecosystem Partner:

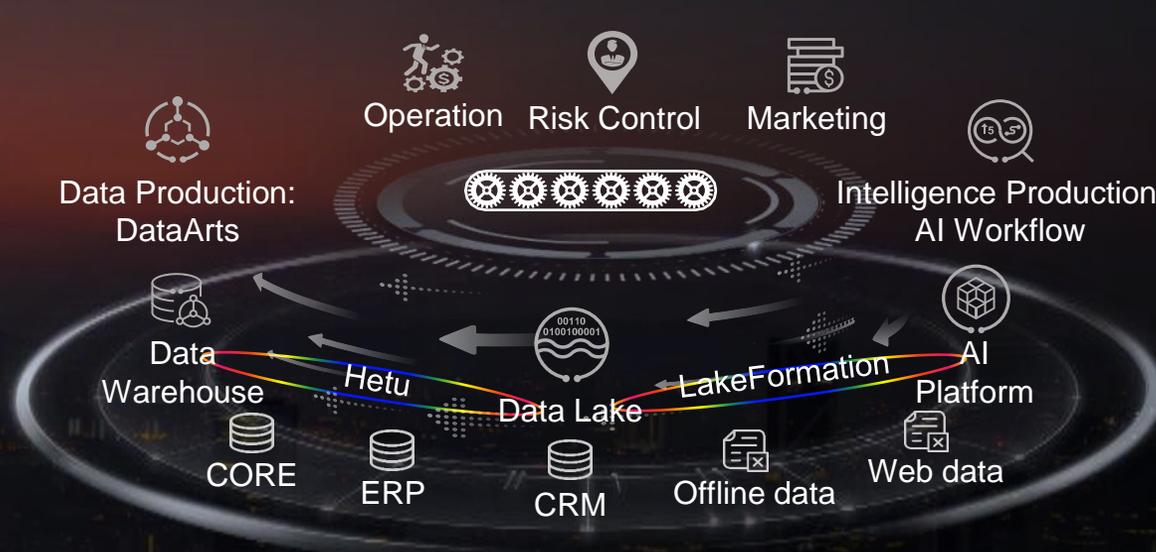
- Develop service with low coding based on Min APP architecture
- Partners will own the service customer base (reduce the marketing expense for customer acquirement)

Huawei Cooperate with KBZ to Achieve the Success



Key to Handle Pervasive of Data and Unleashing Power of Data to Everything

Converged Intelligent Data Platform



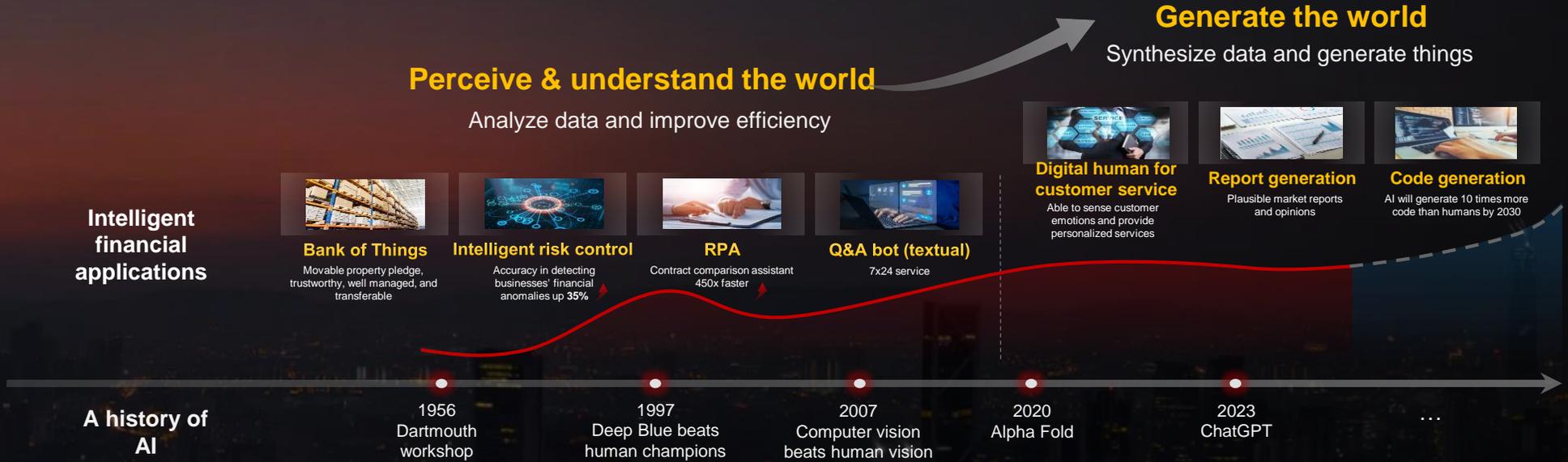
- Intelligence**
 - Modeling and Automating through atomic AI/ML orchestration
- Convergence**
 - One data catalog
 - Data-AI seamless interaction
- Real-time**
 - Real-time ingestion
 - Real-time decision

All-scenario intelligence in lxxx Bank



- Large Scale**
 - >4000 nodes, >50PB
- High Precision**
 - Daily refreshing with 700Mn. users' tags
 - Conversion rate ↑25%
- High Performance**
 - P&L Pre-Query: 15 mins
 - Ad-hoc Query: 800→30 secs
 - Real-time anti-fraud: 30ms
- Intelligence Convergence**
 - Model speed-to-market: 60% faster

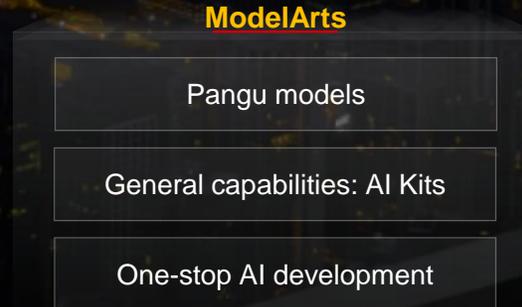
AI for Finance: From Analytical AI to Generative AI



Huawei Cloud Pangu Models

L2 scenario-specific models	Multimodal dialogue, marketing assistant, research report generation, decision-making support, summarization, and programming assistant
L1 industry models	Large financial model Public cloud Private Cloud
L0 foundation models	NLP/CV/Multimodal Public cloud

AI Development Pipeline



A large Chinese joint-stock commercial bank

300%
Improvement in the sampling precision of the customer churn warning model

Streamlined AI and big data platforms cover offline, real-time, BI, and AI scenarios, and provide data **in minutes.**

Digital Transformation of Finance is Happening Now

Cloud-Native Digital Banking



Digital Bank in South East Asia

1st wholesale digital bank in Singapore

Hyper-Scale Data Warehouse on Cloud



China Merchants Bank

Data volume > 10PB

Ultra-Large & Complex CORE Banking on Cloud



Postal Savings Bank of China

Retail Banking Customers >600Mn

National Payment Platform on Cloud



Central Bank in Middle East

Instant payment, 7*24

Smart Contract Innovation for e-CNY



Agricultural Bank of China

Smart contract to regulate rental funds

Powering Change-The-Bank

Sustainable Architecture



Top banks in Singapore

Renew facility & IT architecture to improve agility

Autonomous Infrastructure



Top bank in Germany

Self-Fulfilling / Healing / Optimizing

Optimizing Run-The-Bank

Shaping the Future of Financial Together and Greener

Fully Connected

Experience

Agility

Synergy

All-Scenario Services

Digital Payment
Financial Inclusion

Micro Finance
Industrial Finance

Smart Contract
Green Finance

Digital Engagement

Super App

CEC

Live Stream

Digital Human

Intelligent Engine

Agile Development

Precision Marketing

Digital CORE

Automatic Operation

Real-Time Risk Control

Application Enablement AI & Data Enablement Operation Enablement

Autonomous Infrastructure

Cloud & Data

Data Center | Campus | Branches

Fully Intelligent

Real-Time

Convergence

Intelligence

Smarter

Digital Engagement

Data-Driven Intelligence

Converged Data-AI

Together

Diversified Solutions &
Ecosystem

Greener

Sustainable & Autonomous
Infrastructure

Shaping the Future with Smarter and Greener Finance Together

