silverlake
SYMMETRY AT WORK



The Future of Banking DEPENDS ON WHAT WE CAN'T AFFORD TO OVERLOOK

Artificial Intelligence is reshaping banking at an unprecedented pace. Yet, the greatest challenge isn't adopting AI, it's ensuring the foundations beneath it are strong enough to support lasting transformation.

In her recent interview with Digital News Asia, Cassandra, shares why successful AI adoption begins long before deploying intelligent technologies. It starts with trusted data, sound governance, seamless integration, and an organisation ready to embrace change.

When these fundamentals are overlooked, AI doesn't eliminate complexity, it magnifies it. But when they are in place, AI becomes a catalyst for smarter decisions, greater resilience, and meaningful innovation.

As financial institutions navigate the next chapter of digital transformation, one question stands above the rest:

Are we simply implementing AI, or are we truly prepared to unlock its full potential?

Explore Cass Goh's insights on building the right foundations for AI-powered banking here.

SILVERLAKE IN ACTION

As AI continues to redefine the future of business, conversations around innovation have never been more important.

At Microsoft's AI Leadership Summit in Kuala Lumpur, Silverlake joined industry leaders to explore how artificial intelligence is transforming banking and enterprise operations. The event provided an opportunity to showcase **CatgWorkz**, our AI-powered platform, while engaging with business leaders on the next wave of intelligent digital transformation.

Beyond showcasing technology, the summit reinforced the importance of collaboration in shaping the future of AI. Through meaningful conversations with customers, partners, and industry peers, Silverlake continues to drive innovation that enables organisations to navigate an increasingly intelligent digital landscape.

As AI adoption gathers pace, Silverlake remains committed to building solutions that empower banks and enterprises to transform with confidence and create lasting impact.







Strengthening Collaboration to Advance Digital Banking Innovation

Collaboration remains fundamental to driving meaningful innovation and creating lasting value for the financial services industry.

During a recent engagement with Bank Islam Brunei Darussalam (BIBD), Silverlake Group CEO Cass Goh and Founder Peng Ooi Goh met with BIBD's leadership team to exchange insights on the evolving banking landscape, digital transformation priorities, and opportunities to further strengthen their collaboration.

The discussion highlighted a shared commitment towards advancing digital innovation and delivering enhanced value to customers through technology-driven solutions. The engagement also provided an opportunity to deepen relationships and explore future opportunities aligned with BIBD's digital transformation journey.



The Silverlake delegation was warmly welcomed by BIBD's leadership team, comprising:

- Chairman, **Yang Berhormat Dato Seri Setia Awang Haji Ahmaddin bin Haji Abdul Rahman**
- Acting Managing Director & Chief Executive Officer, **Yang Mulia Haji Mohammad Yusri bin Haji Wahsalfelah**
- Independent Director, **Yang Mulia Awang Shamsul Bahri bin Haji Kamis**
- Chief Information Officer, **Yang Mulia Yusof Fadli bin Haji Sidek**
- Acting Deputy Managing Director, **Yang Mulia Hazimah 'Izzati binti Pehin Dato Haji Adanan**
- Acting Chief Human Resource Officer, **Yang Mulia Lyndsay Spray**
- Head of Facilities Management, **Yang Mulia Haji Minorhadi bin Haji Mirhassan**
- Head of Legal and Corporate Affairs, **Yang Mulia Hajah Saadatun Amanda binti Pehin Haji Abas**

BIBD's warm hospitality was truly appreciated. We look forward to continuing our collaboration and supporting BIBD in its ongoing digital transformation journey.

DEBI INITIATIVE



At Silverlake, employee well-being is more than a benefit, it's an essential part of building a healthier, more resilient workplace.

In collaboration with Assunta Hospital, our DEBI team recently organised an **Employee Health Screening** initiative, giving employees the opportunity to take a proactive step towards better health through complimentary wellness services, including blood glucose screening, cholesterol testing, body composition assessments, and other health checks.

Supporting the initiative, Anlene kept participants refreshed throughout the day with complimentary nutritious drinks, reinforcing the importance of healthy habits both in and outside the workplace.













The event reflects Silverlake's ongoing commitment to fostering a culture where health, well-being, and preventive care are valued. By encouraging employees to prioritise their wellness, we continue to invest in the people who drive our innovation and success every day.

Looking to bring workplace wellness to your organisation?

Connect with **DEBI** to discover tailored health screening and employee wellness programmes.

DEBI





CORA

Introducing CORA

For decades, banks have relied on systems designed to store information and process transactions.

The next generation of banking platforms must go further. It must **understand context, support decisions, and execute intelligently.**

This is the vision behind **CORA** by Silverlake.

CORA is an ecosystem of specialised AI agents designed for banking. Each agent operates within a defined domain, is governed by strict controls, and is capable of delivering expert guidance as well as executing structured workflows safely within approved boundaries.

At its core is a standardised framework built on five foundational axioms every digital worker must know:

- Who am I?
- Where am I?
- What is my knowledge universe?
- What am I supposed to do?
- How do I know when I'm done?

Unlike generic AI tools, CORA is purpose-built for banking operations, enabling institutions to embed intelligence directly into business processes across different functions.

The CORA ecosystem is being developed across key intelligence domains including Corporate Banking, Payments, Retail Banking, and Pricing.





RM Intelligence

A suite of 17 agents giving Corporate Banking Relationship Managers an accurate view of 'reality' for each relationship, plus traceable, highly-governed, well-reasoned plans and strategic objectives.

EPP Intelligence

A team of 7 agents supporting enterprise payment processing with intelligent monitoring, exception handling, investigation assistance, operational guidance, and workflow automation.

Retail Banking Intelligence

An agentic workforce tailored to customer servicing, product discovery, financial guidance, onboarding, branch operations, and personalised experiences across channels.

Pricing Intelligence

Smarter pricing through profitability analysis, relationship-based pricing, competitive positioning, scenario modelling, and policy-driven recommendations.

Together, these specialised agents form a network of digital workers that operate alongside human teams, enhancing decision-making, improving efficiency, and enabling more intelligent banking operations.

The future of banking is not a single AI system.

It is **an ecosystem of intelligent agents working across the enterprise.**

Retail in 2026: Why Smarter Decisions Matter More Than More Data

QR RETAIL AUTOMATION

Retailers have never had more access to data. ERP, POS, and analytics platforms provide a wealth of operational information, yet many businesses continue to struggle with inventory imbalances, inaccurate forecasting, and missed revenue opportunities.

The challenge is no longer collecting data—it's turning data into decisions.

Today's leading retailers are shifting from reactive operations to AI-driven decision-making. **Demand forecasting powered by artificial intelligence** enables businesses to anticipate customer demand more accurately, optimise inventory levels, improve cash flow, and reduce costly overstocks and stockouts.

At the same time, AI is transforming customer engagement. Modern shoppers increasingly expect personalised recommendations, contextual promotions, and relevant shopping experiences. Retailers that can deliver personalised interactions are more likely to strengthen customer loyalty, increase basket size, and unlock greater value from their existing customer base through intelligent cross-selling and upselling.

As consumer behaviour becomes more dynamic, historical sales data alone is no longer sufficient for planning. Factors such as promotions, weather, online trends, and economic conditions change demand rapidly. AI forecasting continuously learns from these evolving signals, enabling retailers to make faster, more informed decisions rather than simply reacting to past performance.

Ultimately, inventory is no longer just an operational concern—it is a financial strategy. Every inventory decision directly impacts working capital, profitability, and customer satisfaction. Retailers that combine intelligent forecasting with AI-powered personalisation will be better positioned to build resilient operations and drive sustainable growth in an increasingly competitive market.



> "Retail advantage no longer comes from having more data, it comes from making better decisions with AI."
>
> *Insights from the Silverlake Ecosystem*