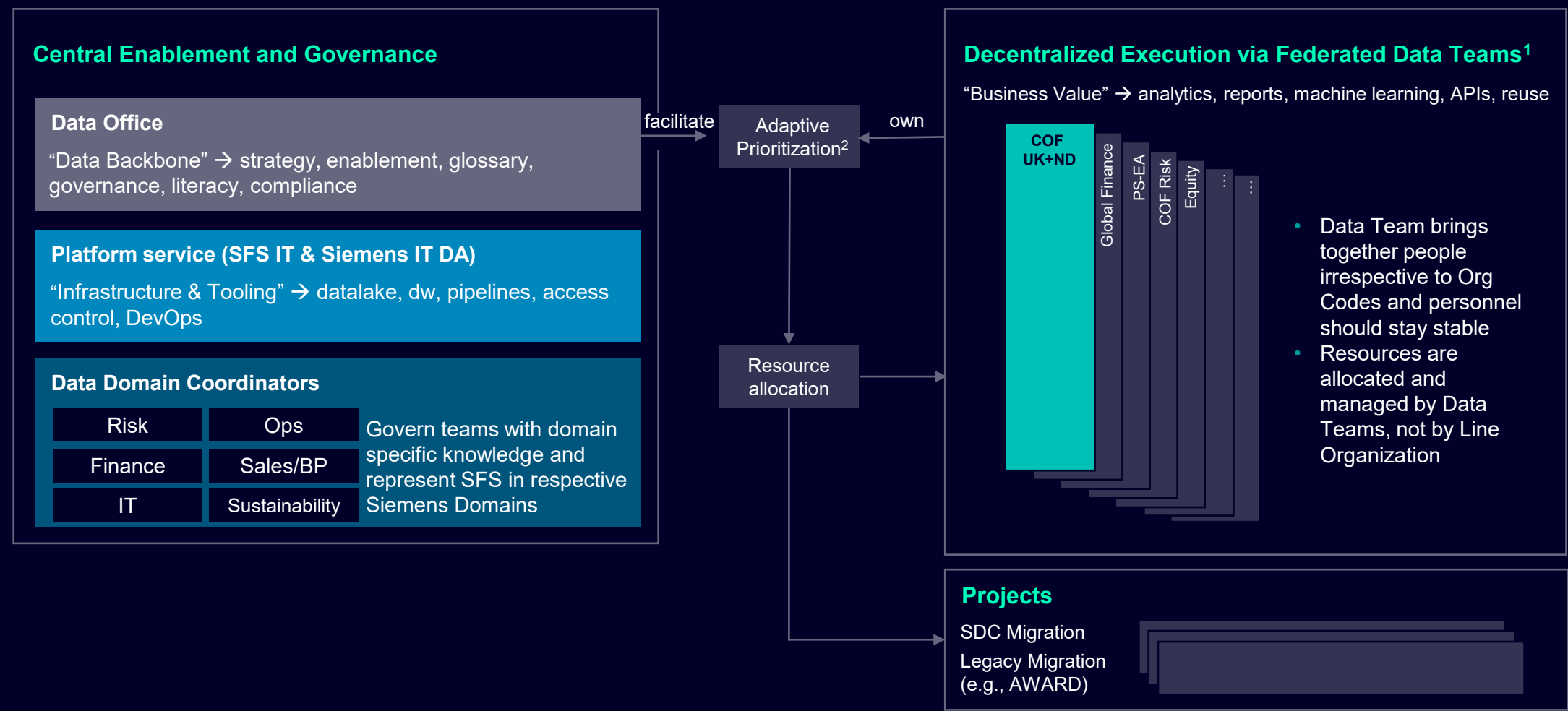


SFS Data Office

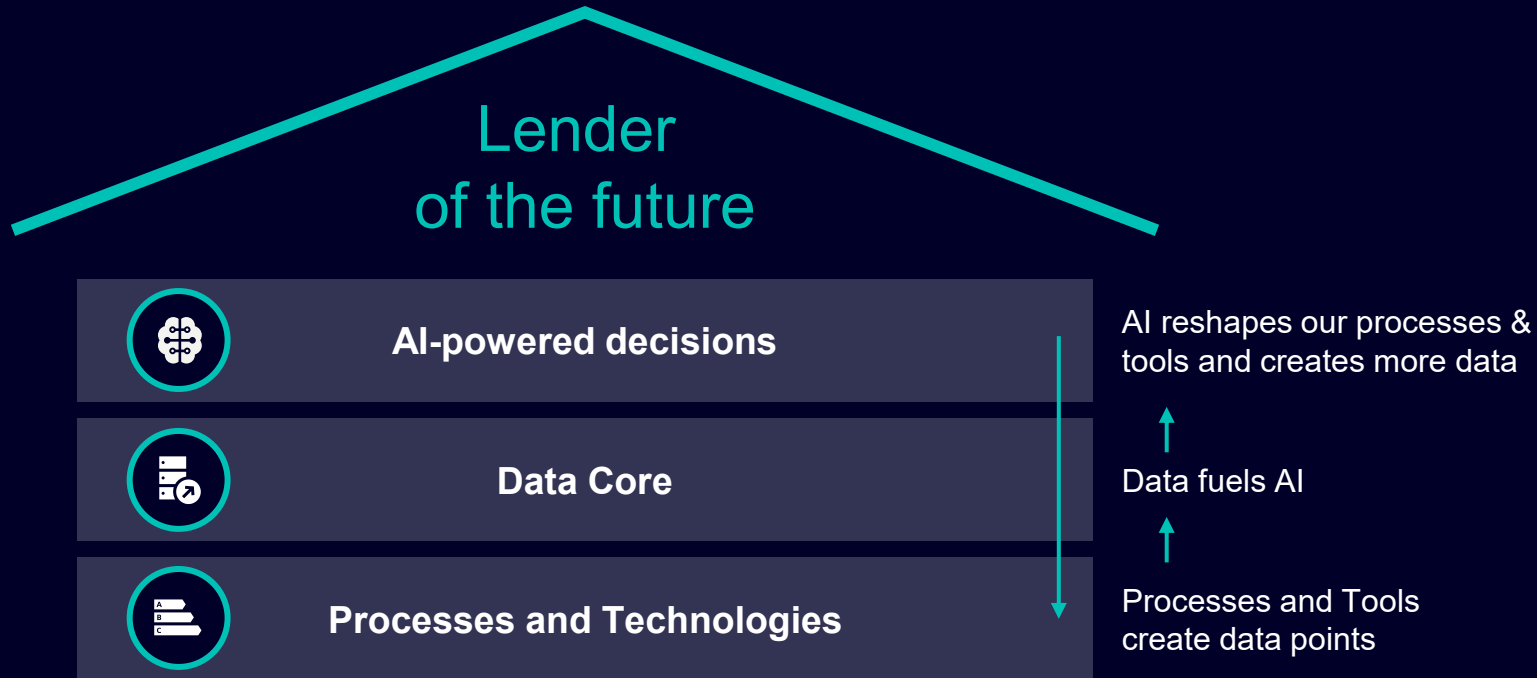
June, 2026

Central Hub Structure: To enable, steer and govern, while having decentral execution via Federated Data Teams



1) Example for Data Teams 2) Use Cases deemed necessary by the legal entities to be acknowledged in prioritization process

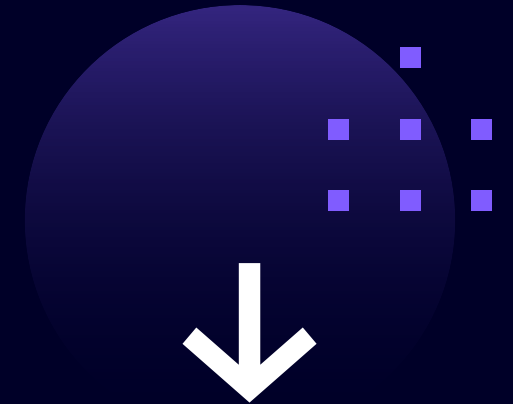
Data, AI and Processes must play together



Establishing Foundation

Today reality is misaligned, siloed data
with inconsistent definitions

To scale Analytics and AI we need to be in a state where:



Data is **harmonized** across countries.

- Build a unified data model for business partners
- Set up a consolidated data model for assets
- Bring the definitions of key metrics and KPIs into alignment across BUs&countries
- ...

Data is well **defined** and **described**.

- Document the descriptions and definitions of data fields (e.g. LoanIQ, CAS, Alfa)
- Map the relationships between data so AI can draw on richer context
- Record how calculated metrics and KPIs are derived through their formulas
- ...

Data is in good and maintained **quality**.

- Define SFS-wide Data Quality Framework
- Tackle data quality from two angles — the business rules and technical aspects alike
- Establish controls over DQ dimensions, such as Completeness, Timeliness, Consistency, Accuracy, Validity, Uniqueness, Integrity, Traceability
- ...

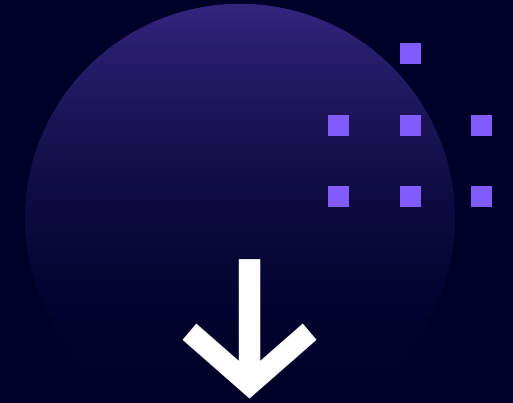
Data is **shared unless** legal & compliance restrictions.

- Apply data masking to broaden data sharing
- Strengthen SLAs between parties to enable data team collaboration
- Improve SLA transparency to guide data-sharing decisions
- ...



To reach our goal, we need a consistent model to establish strong fundamentals. This is not just about a project or an initiative; it's about cultivating a culture, maintaining focus, and ensuring consistent execution. We must change how we think, collaborate, and operate.

To establish Foundation, we need dedicated focus



Engine

SFS Data Office

Levers

Data Operating Model

AI for Data

Data Communities

Foundation
(Data for AI)

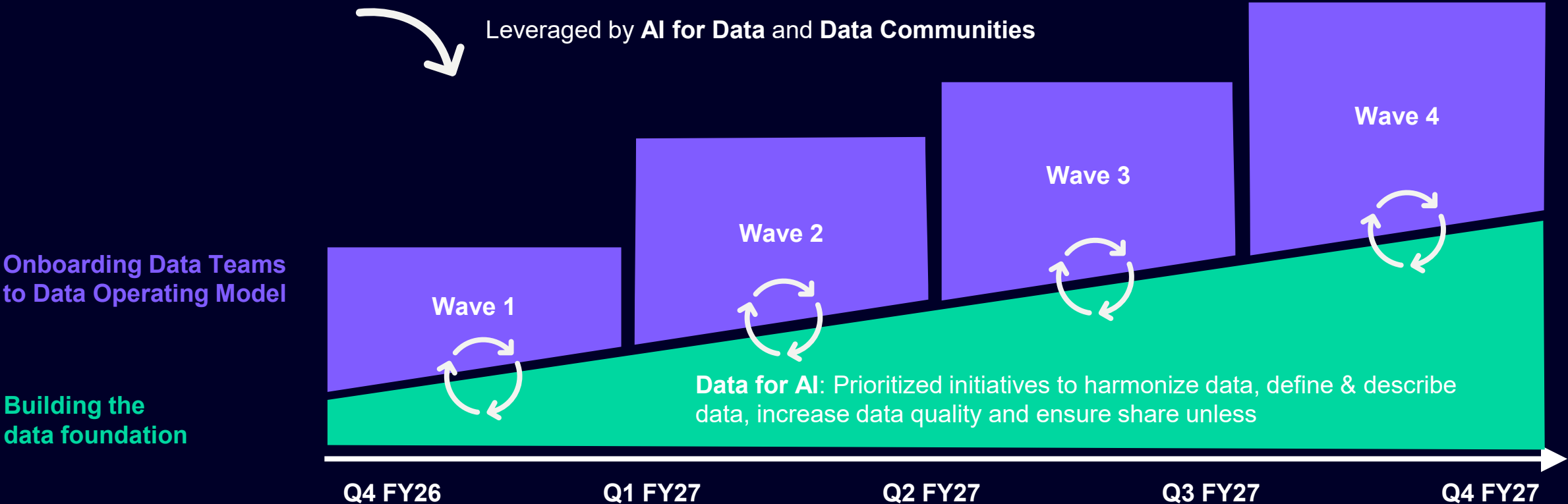
Data is **harmonized**
across countries.

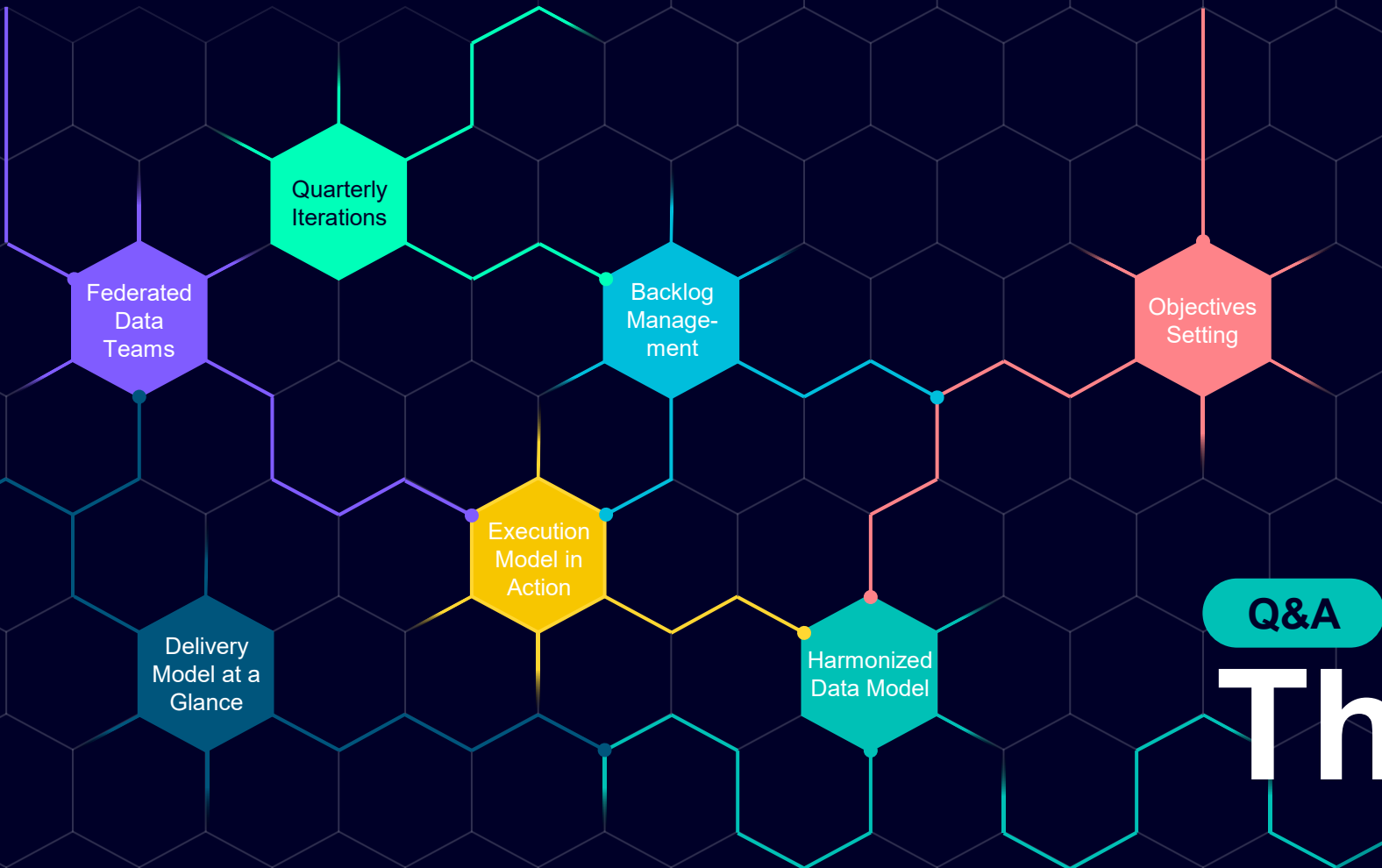
Data is well **defined**
and described.

Data is in good and
maintained **quality.**

Data is **shared unless**
legal & compliance
restrictions.

Rollout of Data Operating Model to Data Teams in waves along Business priorities, supported and aligned with data foundation building





Thank you!