



NatWest

Digital X

Fireside chat

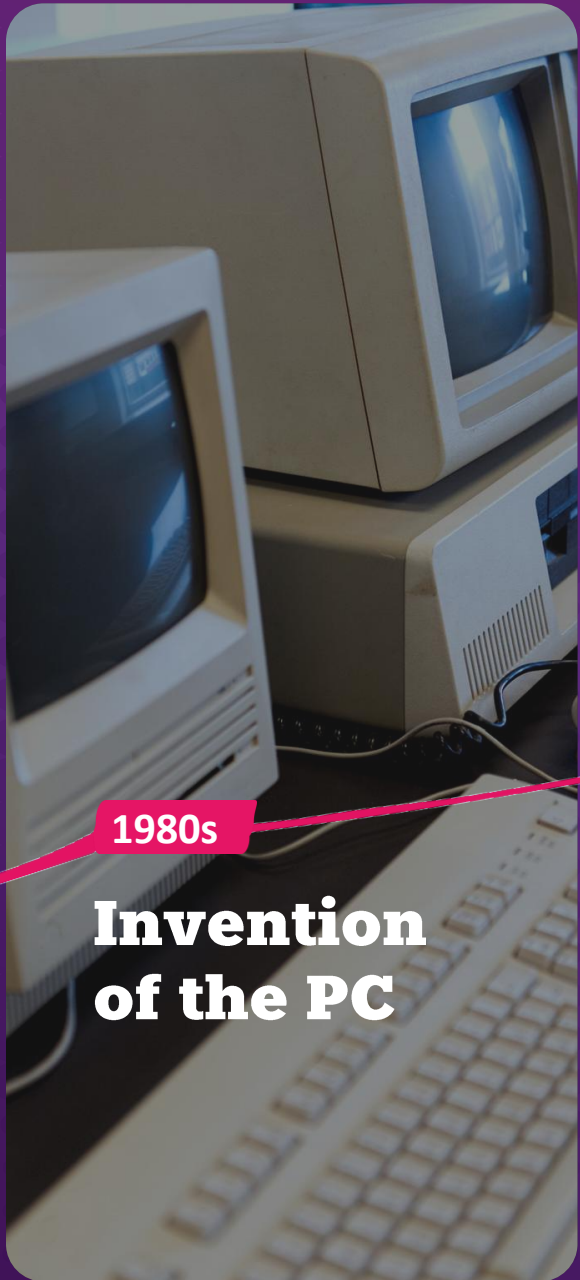
Q&A

Scott Marcar, Group CIO

Maja Pantic, Chief AI Research Officer

Victoria Cleverley, Digital X Chief Operating Officer

Tomorrow begins today



1980s

**Invention
of the PC**



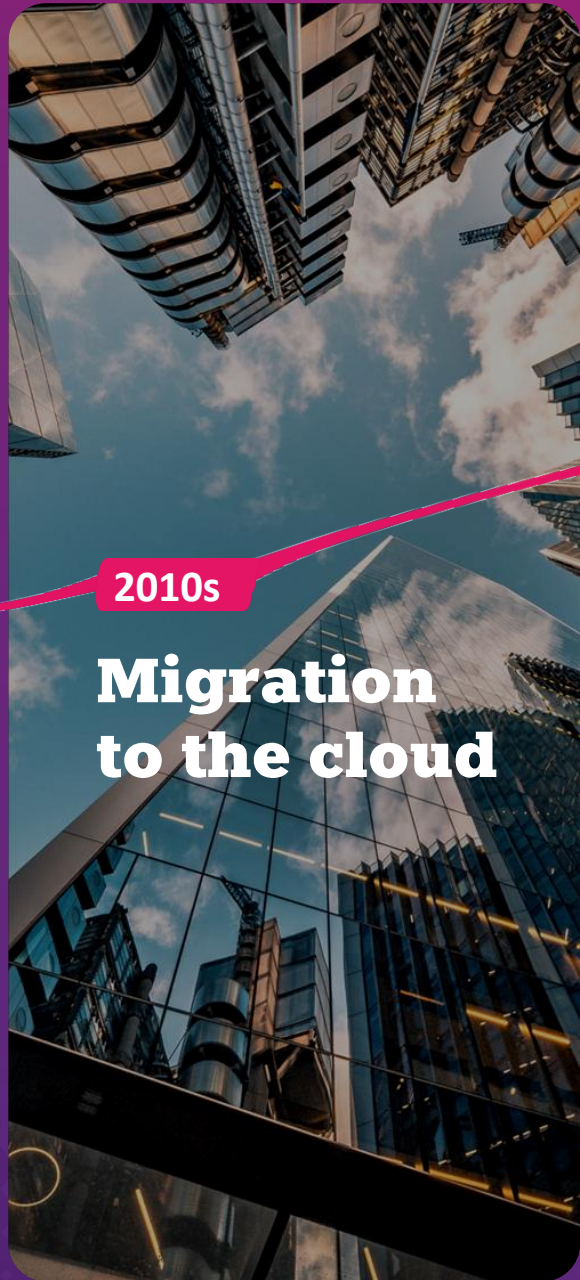
1990s

**Rise of the
Internet**



2007

**The mobile
revolution**



2010s

**Migration
to the cloud**

Technology - the **road ahead**

2025

Widespread AI pilots
Foundations for agentic AI
Early quantum pocs

2027

Reliable agentic AI
Hybrid quantum models
Integration of AI, data and ecosystems

2030

Scaling AI productivity gains
XR use cases widen and strengthen

2035

Total in AI only organisations
Quantum AI
Vehicles, robotics in workforce and home

**AI will impact every customer,
every colleague, every process.**

Pattern 1

Human with
assistant



+



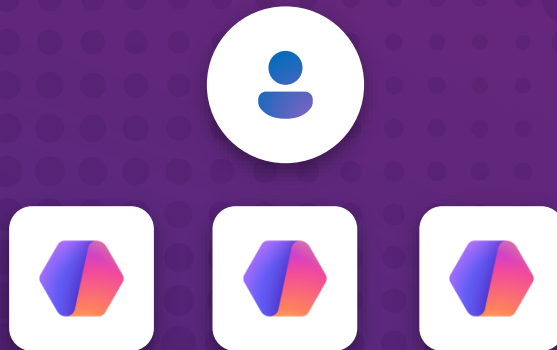
Pattern 1

Human with
assistant



Pattern 2

Human-agent
teams



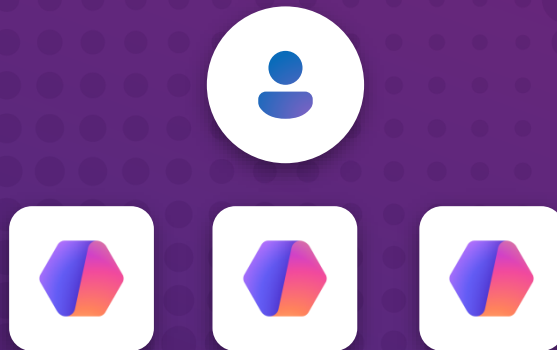
Pattern 1

Human with
assistant



Pattern 2

Human-agent
teams



Pattern 3

Human-led,
agent operated



Q&A



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Tomorrow begins today

Thank you

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