

Smart Cities

Convergence and collaboration to build communities of the future

Smart cities are

Connected urban environments delivering efficient and sustainable services to residents.



Cities represent

- 68% of the world population by 2050¹
- 80% of global economic activity²

Smart cities leverage new technology to increase



Connectivity

To

Depth of data



Improve standards of living



Safer communities:

Improved home security, better policing, real-time crime monitoring.

Improved health care:

Preventive health tracking, sensors to collect patient data, personalised medicine.



Better governance:

Digital channels for service delivery, data collection, consultation and polling.

Sustainability:

Leveraging data and insights to optimise available resources, reducing energy consumption and emissions.



Create commercial opportunities



Automotive:

Connected autos, autonomous vehicles, traffic management.

Infrastructure:

Data on usage, pre-emptive maintenance, traffic management.



Telecommunications:

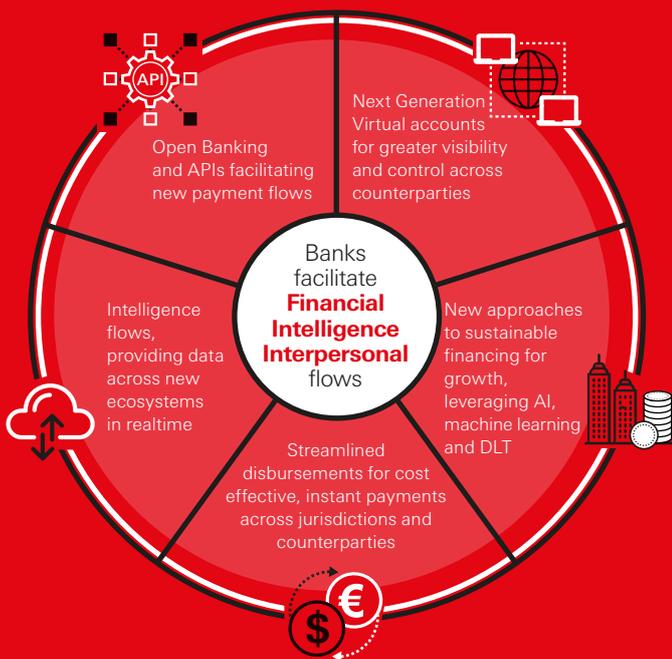
Embedded IoT, smart connectivity applications, data generation, micropayments.

Aviation:

Smart gates, geolocation providing enhanced traveller experience.



Banks have a pivotal role in the building and operation of Smart Cities



Taking advantage of smart cities commercial opportunities



- ✓ **Collaborate with firms outside your industry:** work in partnership outside of your traditional supply chain.
- ✓ **Think holistically:** work with local governments to understand specific city contexts.
- ✓ **Prepare for new risks:** local macroeconomics, policies and business practices need to be understood.
- ✓ **Adapt your proposition today, with a view to the future:** take advantage of short-term opportunities, while laying the long-term ground work.
- ✓ **Transform your financial operations to be fit for your new purpose:** work with your transaction bankers on new business models and financial value chain impacts.

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¹ United Nations, 2018 revision of world urbanisation prospects
² The World Bank, Urban Development Overview