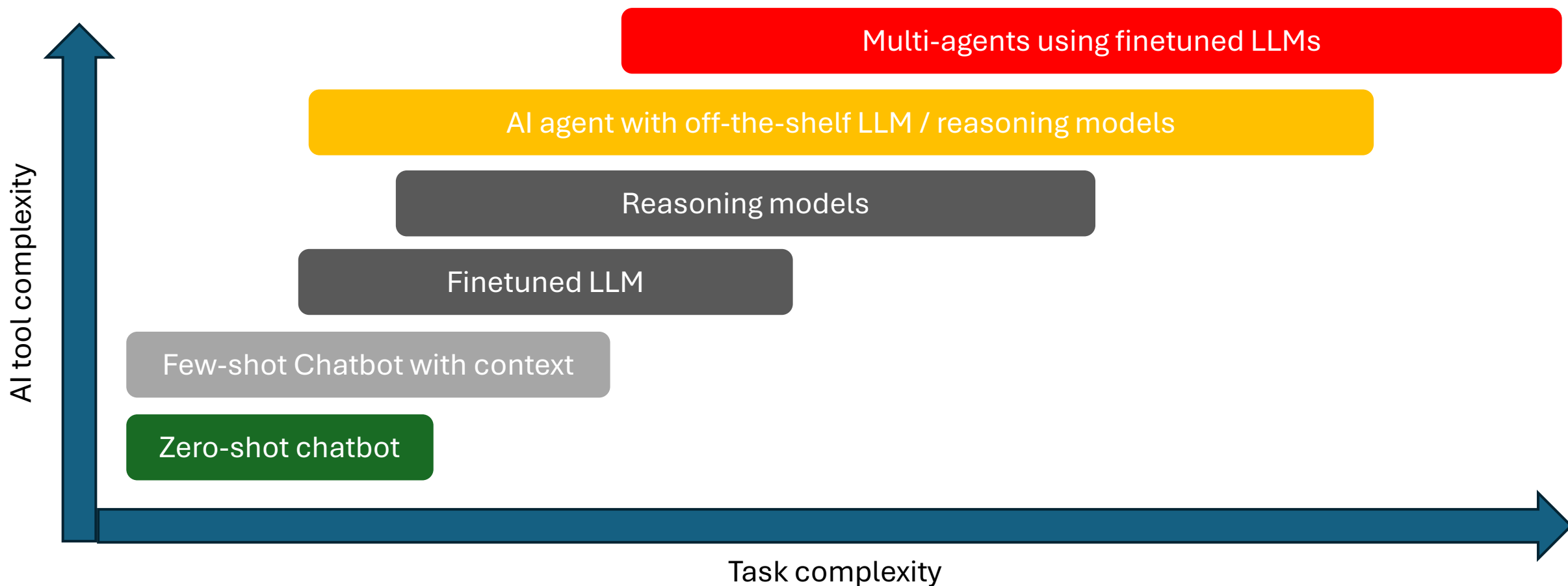


AI considerations for Banks

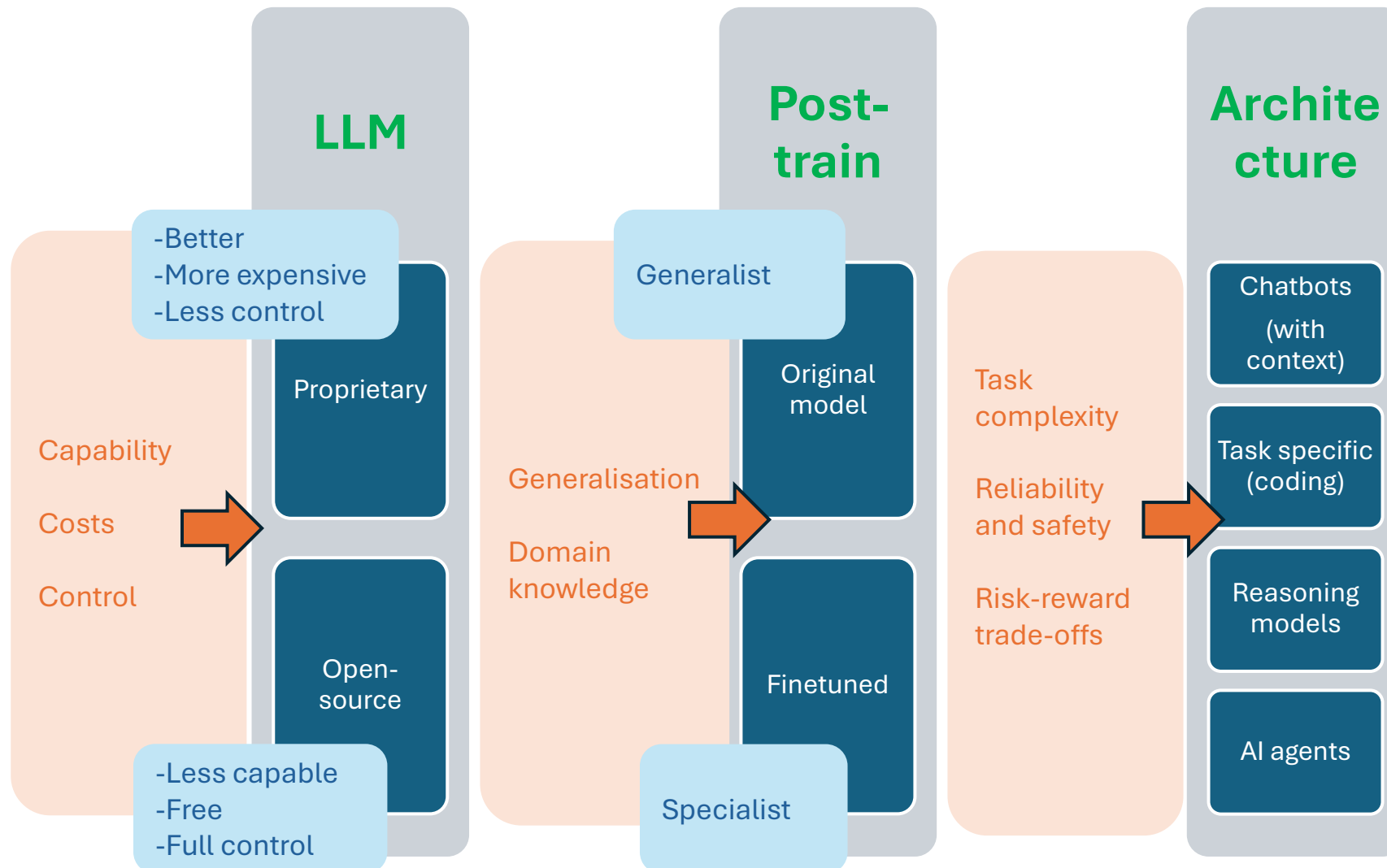
Forms of potential AI added value at Banks



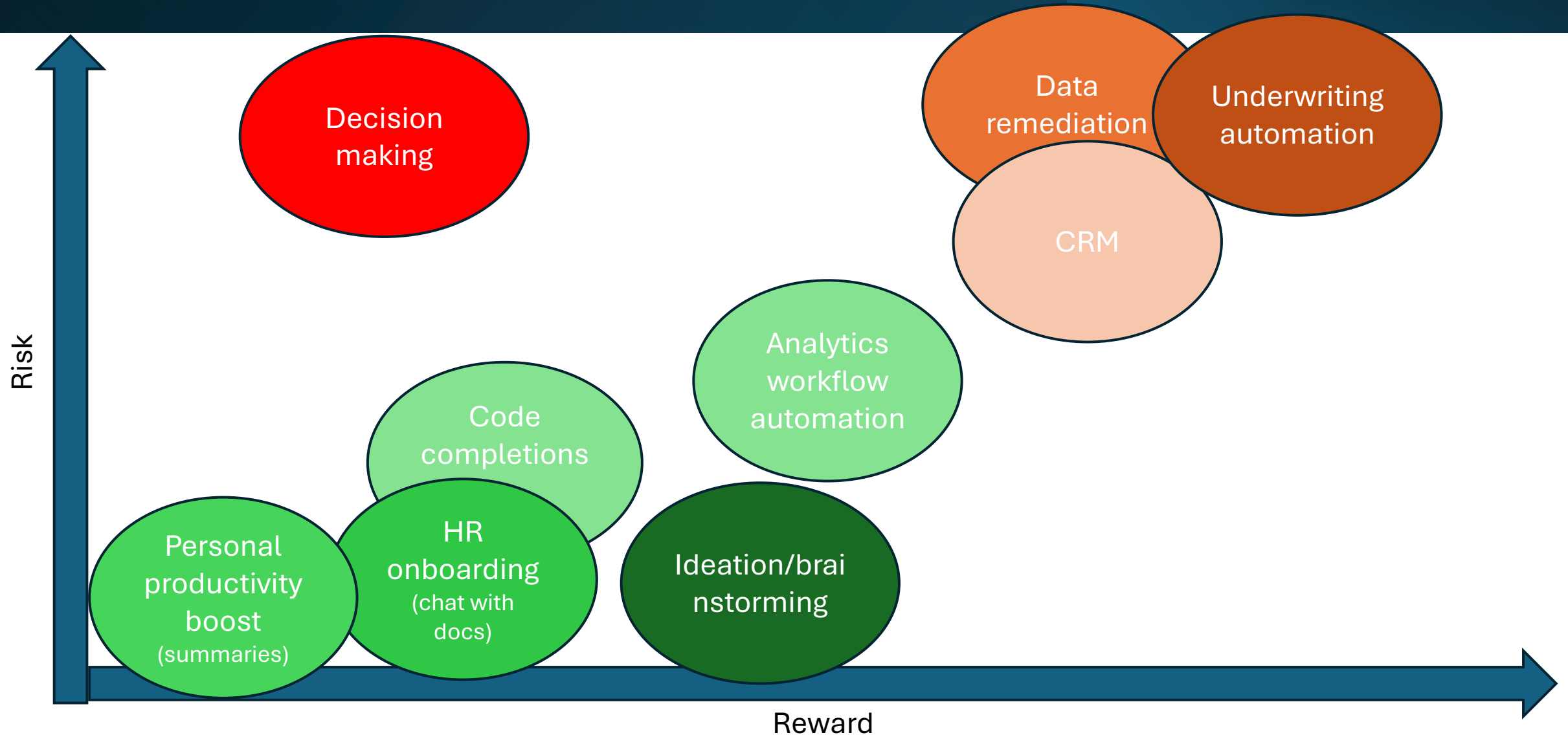
Available AI tool options – landscape



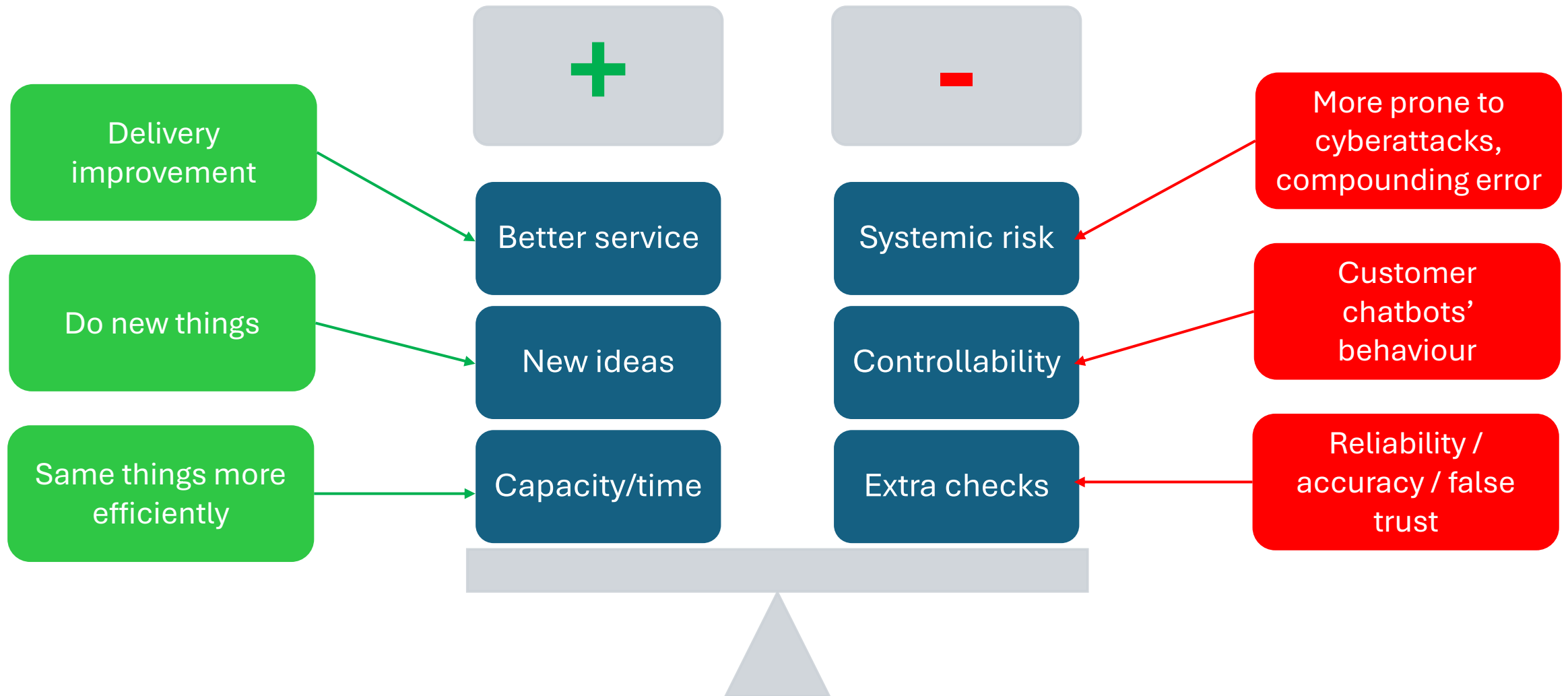
Available AI tool options – how to choose



Current risk and reward examples (opinion)



Pros and cons of using AI tools



Pros and cons of using AI tools



Personal productivity boost

Automate less complex workflows

Partner in ideation, problem-solving, coding

Chat with knowledge-base

CRM

Full-function automation



Hallucination

Accuracy and reliability

Cyberattack susceptibility

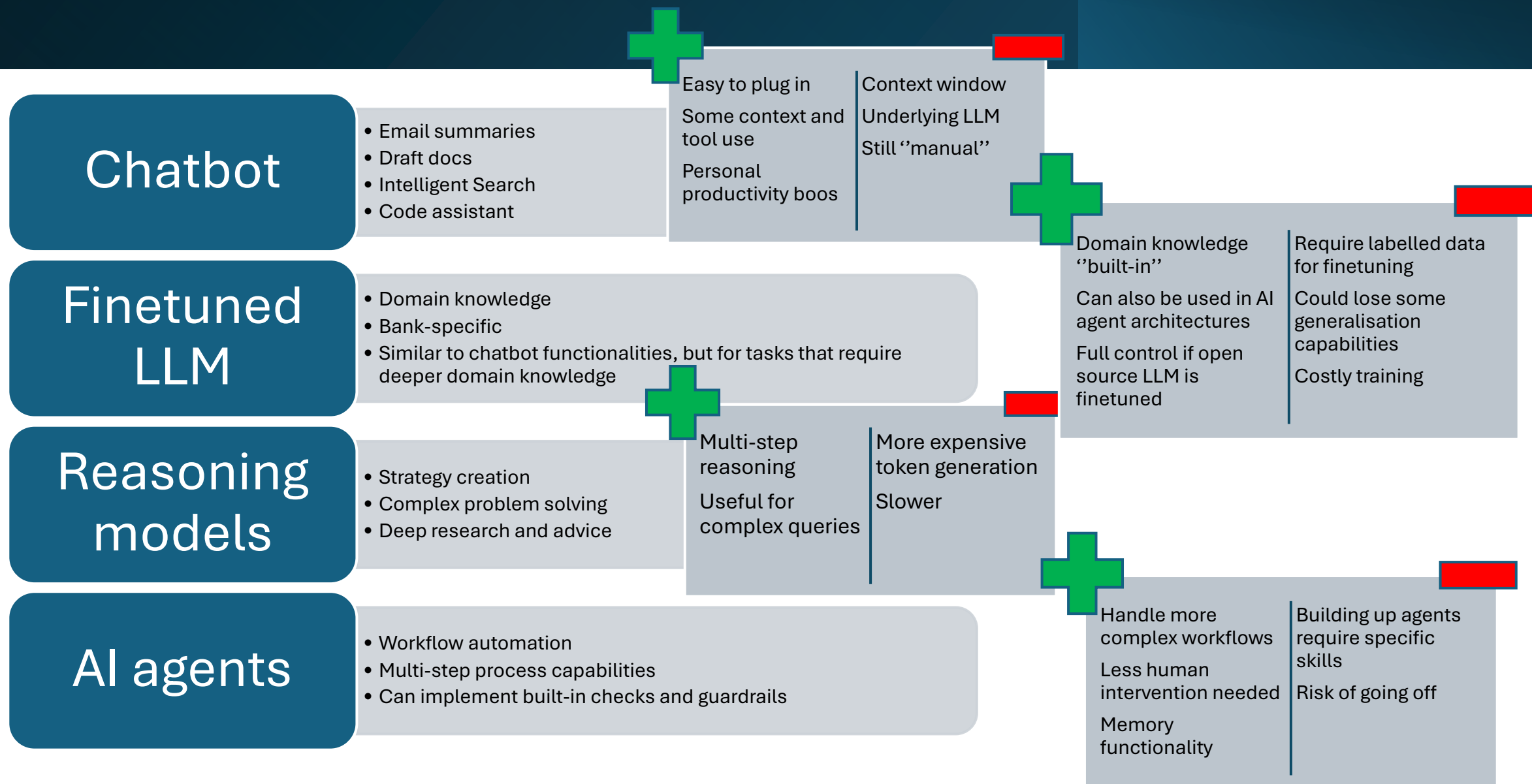
Inappropriate outputs (internal vs external)

Reputation damage

Error compounding potential

Control and checks challenges

Available AI tools options - details



Which AI tools for which task – decision tree (draft)

AI suitable for the given task?

Yes

Does the task have a complex workflow?

No

Yes

Do you need a strong LLM for the task?

No

Yes

No

Yes

Do you need extensive domain knowledge for the task?

No

Yes

No

Yes

No

Yes

No

Yes

Overall

Zero-shot
Chatbot (with
context)

Finetuned
compact open
source LLM

Reasoning
models /
Specialised
models (coding)

Finetuned
Open-Source
capable models

Simple LLM
agents with
context

Finetuned LLM
agents with
context

Multi-agents
with reasoning
LLMs

Multi-agents
with finetuned
reasoning LLMs

Cost

Risk

Tasks currently best suited for AI (opinion)

With the current technology AI is best suitable where the given activity:

- Relatively simple
- Transparent with limited complexity and decision points in the process
- The output is reasonably observable and checkable
- Doesn't require maintaining awareness too long
- Relatively well defined
- Has repetitive characteristics where the task for humans is cumbersome (e.g. finding values in long pdf-s)
- Text or code oriented
- Consequences of inappropriate output is limited or relatively easy to mitigate
- When automated significant capacity can be freed up or repurposed

The form of added value:

- Ideation, brainstorming (new ways of doing things)
- Assistant – manage calendar, summarise emails (time)
- Speed up process where humans struggle - working with unstructured data (speed and capacity)
- Speed up general, standard tasks (ppt creation) freeing up capacity to higher-level tasks and thinking
- Speed up operational processes (e.g. coding, compliance checks)
- Help provide better customer experience by faster responses, constant availability (attract/retain customers)