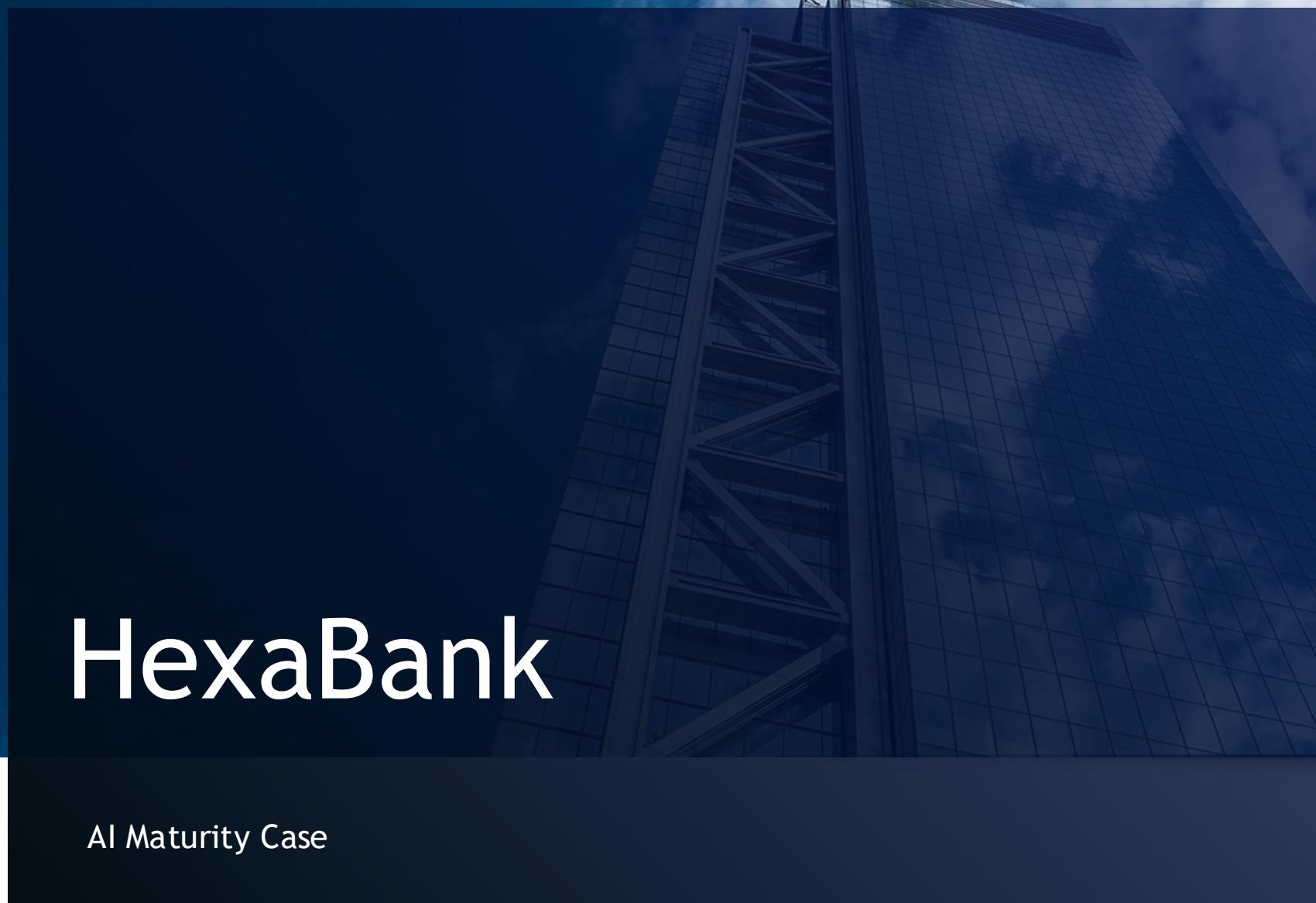


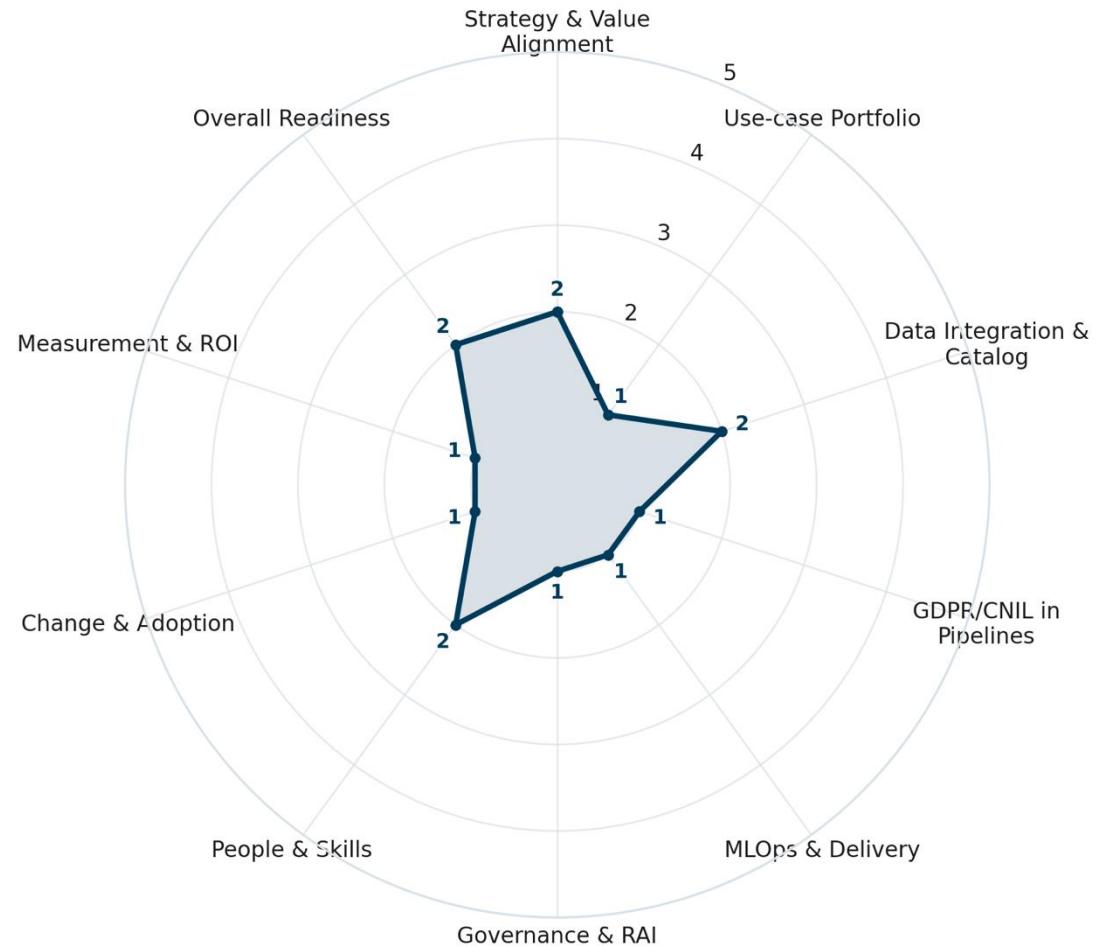
# HexaBank

AI Maturity Case

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# Early AI maturity with strategic intent but gaps in governance, MLOps, and measurement



## Strength

### Strategy & Value Alignment

AI initiatives are at least connected to the business roadmap and selected KPIs, though links are still partial and not consistently codified

## Weakness

**Governance & RAI / Measurement & ROI**  
AI risk governance and outcome measurement are fragmented or missing, limiting industrialization and stakeholder trust

## Low-confidence area

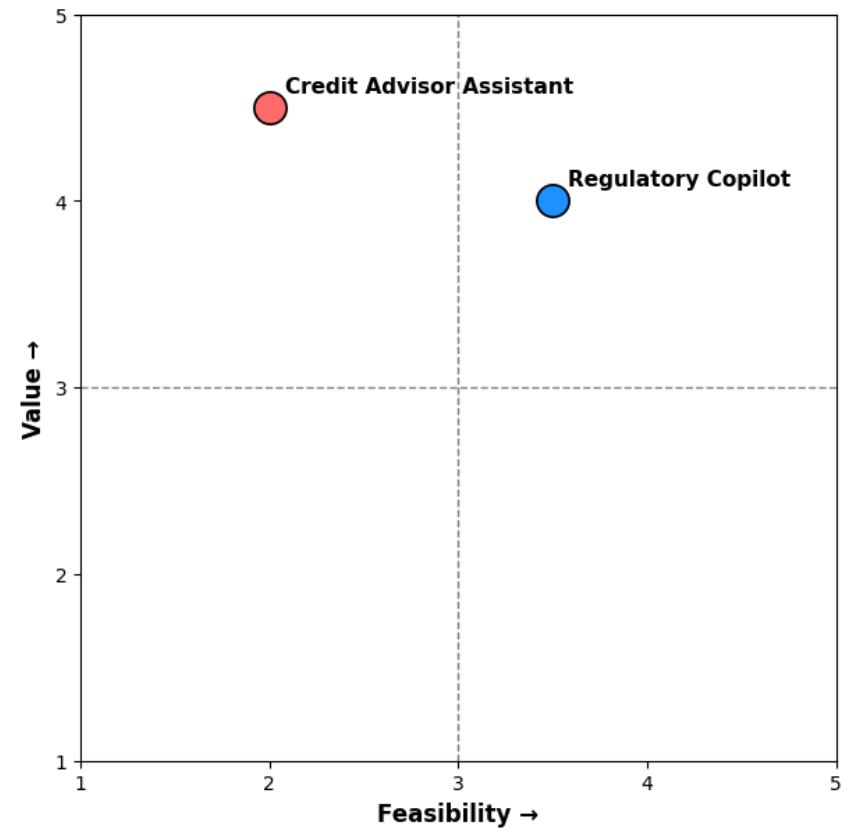
**Overall Readiness**  
Sponsorship and risk appetite appear present but are insufficiently documented; clarify budget, mandate, and model-risk tolerance

# Regulatory Copilot is compliant by design, high-ROI, low-friction, the practical first step before complex AI

## Use case      Project description

Regulatory Copilot      Turn new ACPR/ECB/EU AI Act rules into action  
an internal assistant that interprets regulations, aligns them to HexaBank's controls, drafts compliance updates, and highlights non-conformities with concrete doc changes

Credit Advisor Assistant      Deliver faster, clearer credit decisions  
a copilot that condenses client financials/risk/docs and drafts explainable credit memos or renewal notes—analysts review and submit



# Chosen framework: NIST AI risk management framework (RMF)

## Step 1 – Assess risks & harms

**Objective:** Identify, evaluate, and mitigate legal, ethical, and operational risks of the Regulatory Copilot before deployment

**Define AI policy & risk appetite statement** -> set regulatory boundaries and clarify prohibited uses (e.g., final legal decisions)

**Create a stakeholder register** -> list data-protection, risk, and compliance owners to ensure clear accountability

**Conduct impact and harms analysis** -> evaluate possible misinterpretations or biased summaries of regulations

**Map data lineage and legal constraints** -> record sources, confidentiality levels, and CNIL requirements

**Establish incident response playbook** -> define triggers, mitigation paths, and reporting duties to regulators



## Step 2 – Monitor effectiveness & performance

**Objective:** Track accuracy, reliability, and compliance of the Copilot over time and adjust proactively

**Set fit-for-purpose metrics** -> precision / recall for regulatory summaries and compliance alignment scores

**Define accept/reject thresholds** -> e.g.,  $\geq 90\%$  agreement between LLM and compliance expert summaries

**Deploy continuous monitoring dashboard** -> flag performance drift or inconsistent outputs

**Schedule quarterly audits & feedback loops** -> include compliance officers and model owners in reviews

**Maintain change-management log** -> document model updates, retrains, and corrective actions for traceability