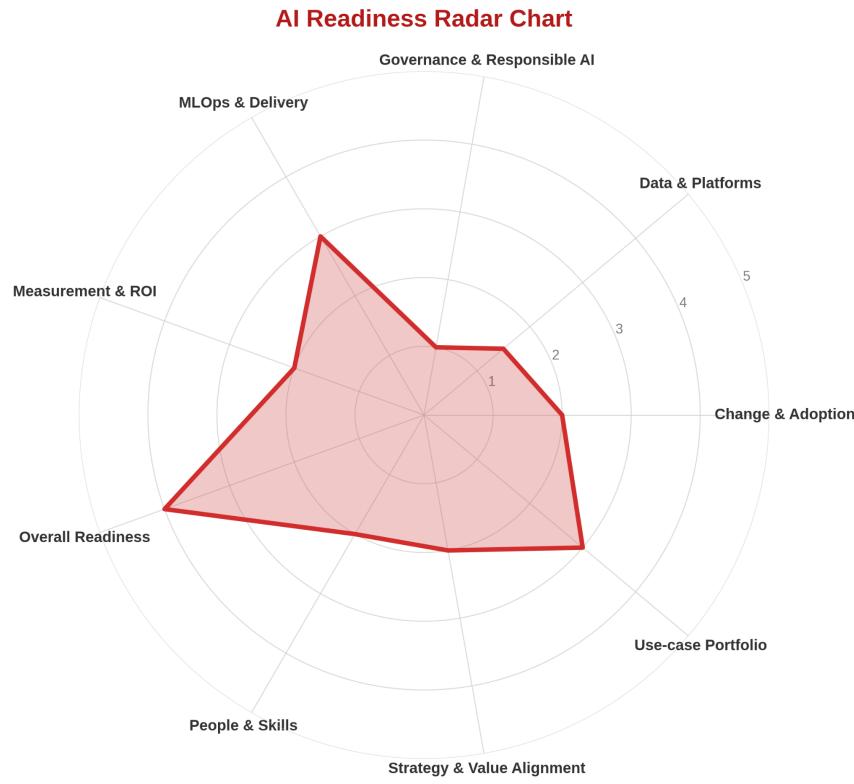


AI Integration Ambitions

Step A - Rapid Maturity Snapshot:



Insights:

- Strength:** Strong executive sponsorship and multiple AI pilots under way.
- Weakness:** Absence of Responsible AI governance and operational compliance frameworks.
- Low-confidence area:** Strategy & Value Alignment — AI ambitions are not yet tied to measurable business KPIs.

Overall maturity: 2.2 / 5 – Experimentation phase

HexaBank demonstrates leadership commitment and ongoing pilots but lacks standardized governance, automated compliance, and value measurement.

Strong executive intent coexists with weak structures and limited trust in automation.

Step B - LLM-Powered Applications:

Name	Description	Expected Business Value
RegIntel AI <i>AI-Driven Regulatory & Compliance Copilot</i>	A specialized LLM trained on European regulations (EBA, ECB, EU AI Act, etc.) that automatically extracts key requirements, performs gap analyses with HexaBank's internal policies, and drafts compliance updates for review.	<ul style="list-style-type: none"> • Cuts regulatory-watch and interpretation time × 5 • Reduces compliance & reputational risk • Ensures proactive alignment with Responsible AI and EU AI Act obligations
AI Ops Navigator <i>Industrialization & Continuous AI Governance Platform</i>	An LLM-based copilot giving a centralized view of all AI initiatives; generates standardized business cases and industrialization roadmaps (CI/CD, monitoring, explainability), defines shared KPIs, and enables ChatOps for project diagnostics.	<ul style="list-style-type: none"> • Accelerates shift from pilots → scalable AI products • Creates common language between business, data & IT • Improves ROI tracking, automation rate, and customer satisfaction
SME Growth Insights Generator (Bonus)	A generative AI tool analyzing SME clients' financial data, transaction histories, and market trends to recommend tailored financing or advisory offers.	<ul style="list-style-type: none"> • Boosts cross-selling and upselling opportunities • Improves SME client retention • Drives revenue growth via data-driven client insights

Step C - Gap Analysis:

RegIntel AI -

Dimension	Current Score	Target Score	Resulting Gap (Target - Current)
Data & Platforms	1	5	4
Strategy & Value Alignment	2	3	1
Governance & Responsible AI	1	5	4
People & Skills	2	3	1
Change & Adoption	2	3	1

Dimension: Governance & Responsible AI

Priority Actions & Rationale:

- Deploy RegIntel AI to map regulatory requirements vs. current AI policies.**
Automating the comparison of EU AI Act, ACPR, and CNIL obligations against existing internal policies gives management a clear visibility of missing controls. This directly enables the creation of a compliance roadmap toward maturity 5.
- Establish a Responsible AI Governance Committee supported by RegIntel AI reports.** A cross-functional committee (Risk, Compliance, Tech, Business) ensures ownership and accountability of AI governance decisions. RegIntel AI provides automated policy briefs and gap dashboards, enabling evidence-based oversight rather than ad-hoc compliance checks.
- Integrate RegIntel AI into the model lifecycle for continuous monitoring and auditing.** Embedding RegIntel AI into MLOps pipelines allows real-time detection of regulatory drifts. Continuous alignment ensures sustainable compliance and long-term regulatory trust.

AI Ops Navigator -

Dimension	Current Score	Target Score	Resulting Gap (Target - Current)
MLOps & Delivery	3	5	2
Measurement & ROI	2	5	3
Governance & Responsible AI	1	3	2
Data & Platforms	2	4	2
People & Skills	2	3	1

Dimension: Measurement & ROI

Priority Actions & Rationale:

- Establish a central AI portfolio management process.** This action creates the business process (unified evaluation, prioritization) that the "AI Ops Navigator" tool will digitize.
- Standardize a mandatory set of KPIs for all AI projects.** This stops the "inconsistent and retroactive" KPI definition and provides the tool with the standard data it needs to function.
- Secure executive (CDO) sponsorship to mandate this tool for all new AI pilots.** This breaks the "siloed" approach and ensures the tool becomes the "shared standard" for scaling, preventing teams from bypassing it.

SME Growth Insights Generator -

Dimension	Current Score	Target Score	Resulting Gap (Target - Current)
Strategy & Value Alignment	2	4	2
Data & Platforms	2	4	2
People & Skills	2	4	2
Change & Adoption	2	4	2
Measurement & ROI	2	4	2

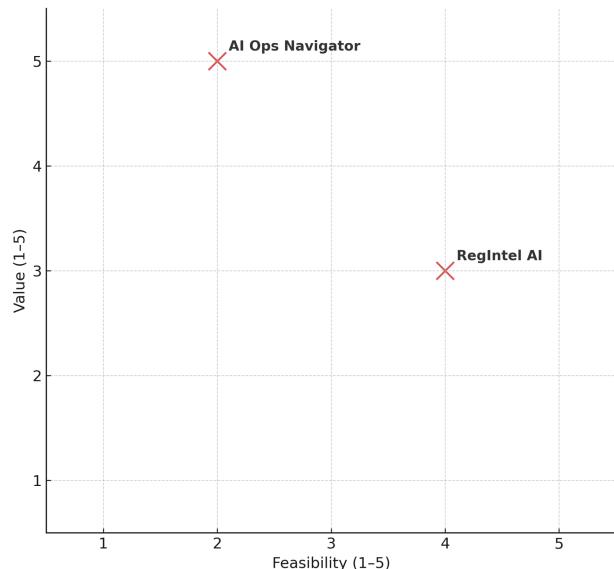
Step D - Prioritize with Value × Feasibility:

Use Case	Value (1–5)	Value Justification	Feasibility (1–5)	Feasibility Justification
RegIntel AI	3	Delivers high regulatory and reputational value by automating compliance reporting and EU AI Act monitoring. Reduces risk exposure and increases audit readiness.	4	High feasibility: Technically achievable with existing data, but governance maturity and policy frameworks must first be created.
AI Ops Navigator	5	Strategic enabler for scaling AI across the bank. Boosts efficiency, traceability, and ROI tracking. Creates long-term value by standardizing processes.	2	Moderate feasibility: Needs strong change management and MLOps infrastructure.

Impact matrix

	High Feasibility	Low Feasibility
High Impact	RegIntel AI	AI Ops Navigator
Low Impact		

Value × Feasibility Matrix



Weighting: Value 70 % / Feasibility 30 %

Result:

- **AI Ops Navigator** ranks highest due to its systemic impact and medium-term feasibility.
- **RegIntel AI** follows closely as a governance-focused priority.

We prioritize high strategic value to fix HexaBank's core weakness: being "stuck between pilots and production" and lacking "ROI tracking". We acknowledge its low feasibility (2/5), but this foundational project is a strategic enabler. By building this "Navigator" first, we create the "shared standards" and MLOps infrastructure that will dramatically accelerate the development and deployment of *all* future AI products, including "RegIntel AI".

RegIntel AI is a quick win, but we believe the AI Ops Navigator has higher long term impact so we're eager to take this strategic bet.

Step E - Mini Strategy:

We chose to leverage the NIST RMF because it fits HexaBank's regulated environment and aligns with its ambition to scale AI responsibly. It supports both risk mitigation and performance monitoring through continuous assessment and governance integration.

1. Assess and Mitigate Risks & Harms

(Mapped to → MAP + MANAGE functions of NIST RMF)

- Identify model and operational risks across all AI use cases, classifying them by financial, ethical, and compliance impact.
- Integrate risk controls directly into AI Ops Navigator workflows — automated bias checks, explainability reports, and access restrictions.
- Leverage LLM-driven monitoring to detect anomalies or data drifts in real time and trigger alerts for early remediation.
- Define mitigation playbooks with clear incident-response procedures (rollback, retraining, escalation, stakeholder notification).
- Document all control implementations and validations to ensure full traceability for regulators (ACPR / ECB) and internal audit.

2. Assess Effectiveness & Performance Over Time

(Mapped to → MEASURE + GOVERN functions of NIST RMF)

- Define measurable KPIs – model deployment time, retraining cadence, ROI uplift, compliance score, explainability index.
- Continuously monitor metrics through AI Ops Navigator dashboards linking technical performance and business outcomes.
- Conduct quarterly AI performance reviews with cross-functional teams (Business / Data / Compliance) to assess maturity progress.
- Feed insights back into the risk posture, dynamically updating thresholds, policies, and control frameworks.



- Automate reporting to leadership and regulators to provide transparent evidence of responsible AI governance and continuous improvement.