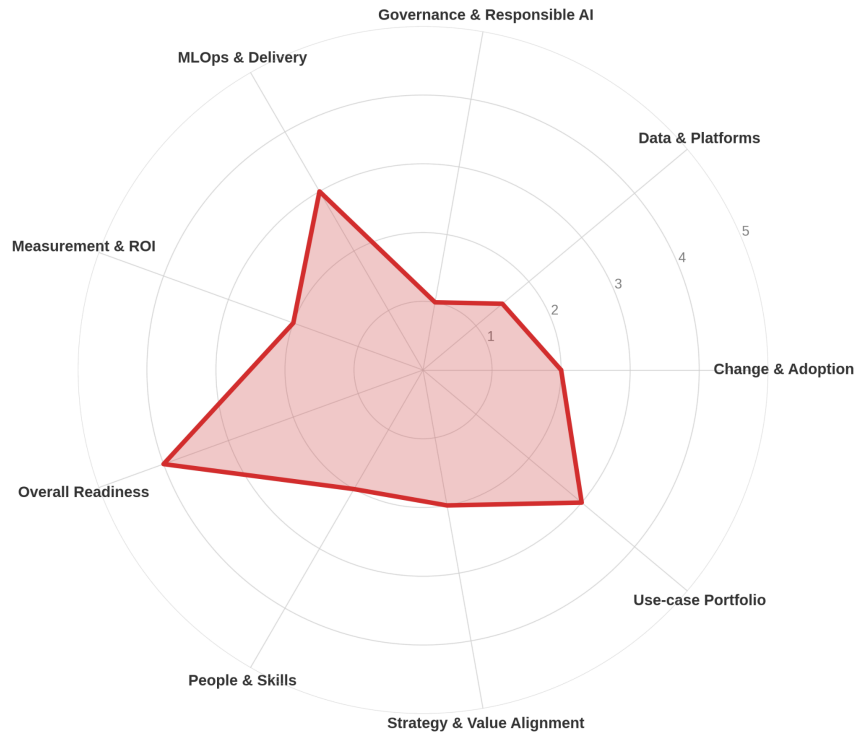


## AI Integration Ambitions

### Step A - Rapid Maturity Snapshot:

AI Readiness Radar Chart



Dimension	Question	Score (1-5)	Confidence (Low/Medium/High)	Notes / Evidence
Strategy & Value Alignment	AI initiatives are explicitly linked to business KPIs (e.g., loan approval speed, fraud loss rate, NPS).	2	Low	1. One-year roadmap 2. Not tied to KPIs like default rate reduction or NPS 3. No dedicated AI strategy documentation
Use-case Portfolio	There is a central process to evaluate, prioritize, and track AI use cases across business lines.	3	Medium	1. Four use-cases exist and are developed since 2 years 2. No centralized portfolio management 3. No evaluation nor ROI tracking
Data & Platforms	Customer/transaction data is integrated and cataloged (data lineage, access controls) across core systems.	2	High	1. Data lake exists 2. Data lineage, quality control & access rights are incomplete
Data & Platforms	GDPR/CNIL requirements (consent, minimization, retention, anonymization) are operationalized in data pipelines.	1	High	1. Compliance handled manually; slows delivery 2. No pipelines to deliver bias checks & anonymization
MLOps & Delivery	Models are deployed with standardized pipelines (CI/CD), monitoring, and retraining procedures.	3	High	1. Manual development (so they're doing ML) 2. No shared CI/CD pipeline 3. Inconsistent monitoring (performance drift checked only during audits) 4. Vendor APIs used but no traceability nor validation
Governance & Responsible AI	AI risk governance exists (policy, roles, model documentation) aligned with ACPR/ECB guidance and EU AI Act.	1	High	1. No formal Responsible AI policy 2. Traditional credit-model risk processes used 3. Committee not yet formed
People & Skills	Business teams understand AI capabilities/limits; AI 'translators' bridge Risk, Compliance, and Tech.	2	Medium	1. Skilled Data Science team but overstretched 2. Business leaders don't understand the prerequisites or limitations 3. No AI translators
Change & Adoption	AI tools are embedded in frontline workflows (branches/call center/apps) with training & feedback loops.	2	High	1. Uneven adoption, ops teams remain skeptical 2. Chatbots are limited and bypassed for call centers 3. Weak feedback loops
Measurement & ROI	AI outcomes are measured consistently (e.g., credit model uplift, fraud precision/recall, process SLAs).	2	Medium	1. KPIs exist but are inconsistent 2. No global ROI dashboard, anecdotal results only
Overall Readiness	Leadership provides budget and sponsorship to scale AI responsibly (risk appetite, model risk tolerance).	4	Low	1. Management is supportive but cautious; there is a willingness to improve 2. No formal AI strategy, siloed ownership, governance gap, no trust in automation
AVERAGE SCORE		2.2		

### 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
<b>RegIntel AI</b> <i>AI-Driven Regulatory &amp; 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"> <li>• Cuts regulatory-watch and interpretation time × 5</li> <li>• Reduces compliance &amp; reputational risk</li> <li>• Ensures proactive alignment with Responsible AI and EU AI Act obligations</li> </ul>
<b>AI Ops Navigator</b> <i>Industrialization &amp; 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"> <li>• Accelerates shift from pilots → scalable AI products</li> <li>• Creates common language between business, data &amp; IT</li> <li>• Improves ROI tracking, automation rate, and customer satisfaction</li> </ul>
<b>SME Growth Insights Generator (Bonus)</b>	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"> <li>• Boosts cross-selling and upselling opportunities</li> <li>• Improves SME client retention</li> <li>• Drives revenue growth via data-driven client insights</li> </ul>

## 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:

- 1. 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.
- 2. 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.
- 3. 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:

- 1. Establish a central AI portfolio management process.** This action creates the business process (unified evaluation, prioritization ) that the "AI Ops Navigator" tool will digitize.
- 2. 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.
- 3. 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

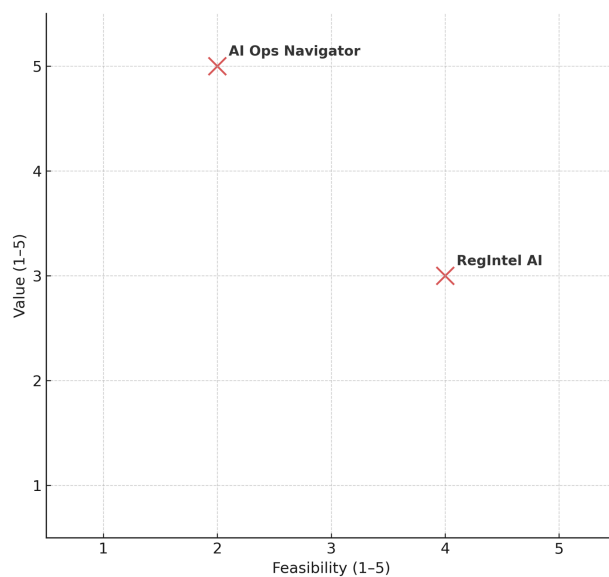
### Step D - Prioritize with Value × Feasibility:

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