

Core Prompt Anatomy — AI for Finance

Why Prompt Anatomy Matters in Finance

A prompt is not just a question—it is an operational instruction for an AI model. In finance, a well-structured prompt helps:

- Reduce incorrect or non-compliant outputs
- Improve numerical accuracy and analytical consistency
- Align results with financial policies and reporting standards
- Save time by avoiding repeated clarifications
- Produce outputs that match regulatory, audit, and governance expectations

Think of a prompt as a **financial brief** for an AI analyst.

Prompt Components (Finance Version)

1. Role / Persona

Defines the “financial hat” the AI should wear.

Why it matters

- Shapes analytical depth (FP&A vs Risk vs Audit)
- Ensures correct terminology and compliance awareness
- Reduces generic financial answers

Examples

- “Act as a senior FP&A analyst.”
- “You are a credit risk officer specializing in SME loans.”
- “Act as a financial controller reviewing monthly variance reports.”

Best practices

- Use roles tied to real finance functions
 - Avoid vague roles like “finance expert”
 - Match the role to the objective (risk, audit, treasury, investment, etc.)
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2. Task / Objective

Clearly state what financial output is expected.

Why it matters

- Prevents AI from guessing what metric or method to use
- Keeps output focused (e.g., forecast, ratio analysis, summarization)

Weak

“Help me with financial analysis.”

Strong

“Analyze the company’s liquidity using the last 3 years of financial statements and provide three insights.”

Best practices

- Start with action verbs: analyze, forecast, compare, compute, summarize
- Limit each prompt to one objective

- Avoid combining unrelated tasks (e.g., forecasting + marketing plans)
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3. Context

Provide the financial background needed for an accurate answer.

Examples of context

- Company size, industry, revenue model
- Financial statements, metrics, time periods
- Risk tolerance or investment horizon
- Accounting standards (IFRS, GAAP)
- Compliance or internal policy notes

Example

“Our company is a mid-sized logistics provider generating RM80M annual revenue with a 15% EBITDA margin.”

Best practices

- Include only relevant inputs
 - Present context before the task
 - Think: “What would a human analyst need?”
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4. Constraints & Assumptions

Set boundaries for compliance, tone, and format.

Common constraints in finance

- Regulatory boundaries (no predictions of stock prices, avoid guarantees)
- Formal tone suitable for CFO or board reporting
- Length limits (e.g., 100 words)
- Required formulas or ratios (ROA, DSO, NPL, etc.)

Example

“Use IFRS-compliant terminology. Keep the tone formal. Avoid forward-looking statements without clear assumptions.”

Why it matters

- Prevents hallucinated numbers
 - Protects against non-compliant output
 - Produces consistent financial documentation
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5. Examples (Few-Shot Prompting)

Show the AI what “good” finance outputs look like.

Why it matters

- Ensures consistency in financial tone and structure
- Useful for recurring reports (variance analysis, commentary, etc.)

Example

“Example of our commentary style:

‘Revenue increased 8% YoY driven by higher order volumes and improved pricing discipline.’

Now generate commentary for operating expenses.”

Best practices

- Use 1–3 short examples
 - Keep them aligned with the requested task
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6. Output Format & Quality Criteria

Specify the structure needed for financial accuracy.

Common formats

- Tables (financial ratios, KPI sheets)
- Step-by-step calculations
- Variance explanations
- JSON (for BI tools or APIs)
- Slides/sections for CFO deck

Example

“Provide results as a table with columns: Metric, Calculation, Value, Insight.”

Quality criteria for finance

- Accurate
 - Clear
 - Audit-friendly
 - Actionable
 - Free from speculative claims
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Prompt Frameworks for Finance Teams

1. RTF – Role, Task, Format

Fast and reliable for everyday financial work.

Example

“Role: Senior FP&A analyst

Task: Summarize the top 5 drivers of cash flow changes compared to last quarter

Format: Bullet points grouped by operating, investing, financing activities.”

Best for

- Monthly reporting
 - KPI summaries
 - Routine financial analysis
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2. CARE – Context, Action, Result, Examples

Detailed, outcome-focused—ideal for CFO-level tasks.

Example

“Context: We are preparing a quarterly board report for a fintech startup.

Action: Create an executive summary of financial performance.

Result: Help board understand profitability and growth drivers.

Examples: Use concise, data-driven language similar to analyst reports.”

Best for

- Executive summaries
- Investor materials
- Risk assessments

3. Finance Prompt Canvas

A comprehensive template for high-stakes finance work.

Elements

- Business goal
- Audience (CFO, board, banks, auditors)
- Financial role/persona
- Key data/context
- Constraints & compliance rules
- Output format
- Accuracy & reporting standards

Best for

- Budgeting & forecasting
- Risk modelling
- Investment analysis
- Audit preparation

Finance Exercise: Improve Weak Prompts

Step 1 — Identify Problems

Weak prompt:

“Analyze our finances.”

Ask participants:

- What data is missing?
- What metric is expected?
- What period?
- What risk or compliance boundaries?

Step 2 — Improved Prompt

“Act as a financial analyst. Analyze our 2023–2025 financial statements and identify profitability trends. Provide 5 insights focusing on margins, efficiency ratios, and cash flow. Format as bullet points.”

Step 3 — Reflection

- Output becomes specific, structured, and accurate
- Prompt becomes reusable for future reporting cycles

Key Takeaways for Finance Teams

- Prompts must follow financial reporting standards
- Clear structure produces reliable outputs
- Compliance and assumptions matter
- AI is strongest when treated like a junior analyst with instructions
- Reusable templates improve team consistency

Prompting Techniques for Finance

Below are the finance-focused versions of the techniques.

1. Zero-Shot vs Few-Shot for Finance

1.1 Zero-Shot Prompting

Good for standard tasks.

Examples:

- “Summarize this quarterly report in 5 bullet points.”
- “Explain cash flow statement components.”
- “Define DSO and give a simple example.”

Limitations

- May not match company’s reporting style
- Might overlook sector-specific nuances

1.2 Few-Shot Prompting

Best for recurring financial templates.

Examples:

Admin / Accounting

Example:

“Net profit declined 3% due to higher logistics costs.”

→ Now write commentary for working capital.

Investment / Advisory

Example:

“Our risk appetite is moderate, focusing on diversified income.”

→ Now write an investment rationale for bonds.

Why Few-Shot Works

- Enforces consistent tone
- Reduces compliances risk

- Perfect for KPI or variance commentary

2. Step-by-Step Reasoning Prompts

Great for transparency and auditability.

Examples

Pricing decision

“Evaluate whether we should increase subscription fees by 5%. Explain step-by-step considering cost structure, churn risk, and margin impact.”

Risk analysis

“Explain step by step how credit risk is calculated for SME loans.”

Budgeting

“Explain step by step how to build a rolling forecast model.”

3. Decomposition in Finance

Break complex financial tasks into smaller steps.

Example: Investment Analysis

Step 1: Identify asset class

Step 2: Analyze risk factors

Step 3: Compute expected return

Step 4: Compare to benchmark

Step 5: Provide recommendation

Why it works

- Less hallucination
- Cleaner, well-structured outputs
- Easier auditing and review

4. Iterative Prompting

Build analysis progressively.

Examples

Iteration 1

“Summarize financial performance.”

Iteration 2

“Rewrite with focus on liquidity and cash flow.”

Iteration 3

“Add peer comparison.”

5. Prompt Chaining for Finance Workflows

Turn AI into an end-to-end financial assistant.

Example: CFO Reporting Workflow

Prompt 1 → Extract financial KPIs

Prompt 2 → Generate variance commentary

Prompt 3 → Convert insights into slides

Prompt 4 → Draft CFO talking points

Other chains

- Credit scoring pipelines
- Budgeting workflows
- Audit documentation
- Risk models

6. Question-Asking Prompts (Finance Version)

Critical when numbers, assumptions, or compliance matter.

Clarifying Questions

“Before analyzing the forecast, ask me 3 questions about assumptions.”

Self-Ask (Internal QA)

“Before providing a risk rating, ask yourself what key factors matter and explain your reasoning.”

Interview Style

“Interview me about our cost structure, then build a unit economics breakdown.”

Progressive Questioning

“Ask me one question at a time to prepare next quarter’s budget.”

Universal Finance Prompt

“Before answering, ask me any financial or compliance clarifications you need. Ask one question at a time.”

Final Key Takeaways (Finance Edition)

- Zero-shot → Fast for common finance tasks
- Few-shot → Maintains consistent reporting style
- Step-by-step → Transparent reasoning for audits & decisions
- Decomposition → Handles complex analysis
- Iterative prompting → Produces polished financial outputs
- Prompt chaining → Supports automated finance workflows
- Clarifying questions → Avoid errors
- Self-ask reasoning → Better financial judgment
- Socratic questioning → Useful for strategy and budgeting
- Interview-style → Captures real financial context