



WE AND AI

READY FOR YOUR WORLD



BNP PARIBAS
FORTIS

The bank
for a changing
world

行銀比華

BANQUE BELGE POUR L'ETRANGER

行銀比華

SOCIÉTÉ ANONYME

50

50

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FILIALE DE LA SOCIÉTÉ GÉNÉRALE DE BELGIQUE

京北

京北

伍拾圓

伍拾圓

SPECIMEN

SPECIMEN

PEKING.

LE 1^{ER} JUILLET 1921

FIFTY DOLLARS LOCAL CURRENCY

TO BE PAID ON DEMAND TO BEARER

LE DIRECTEUR

LE PRÉSIDENT

Ontdek hier onze tijdbalk

伍拾

伍拾

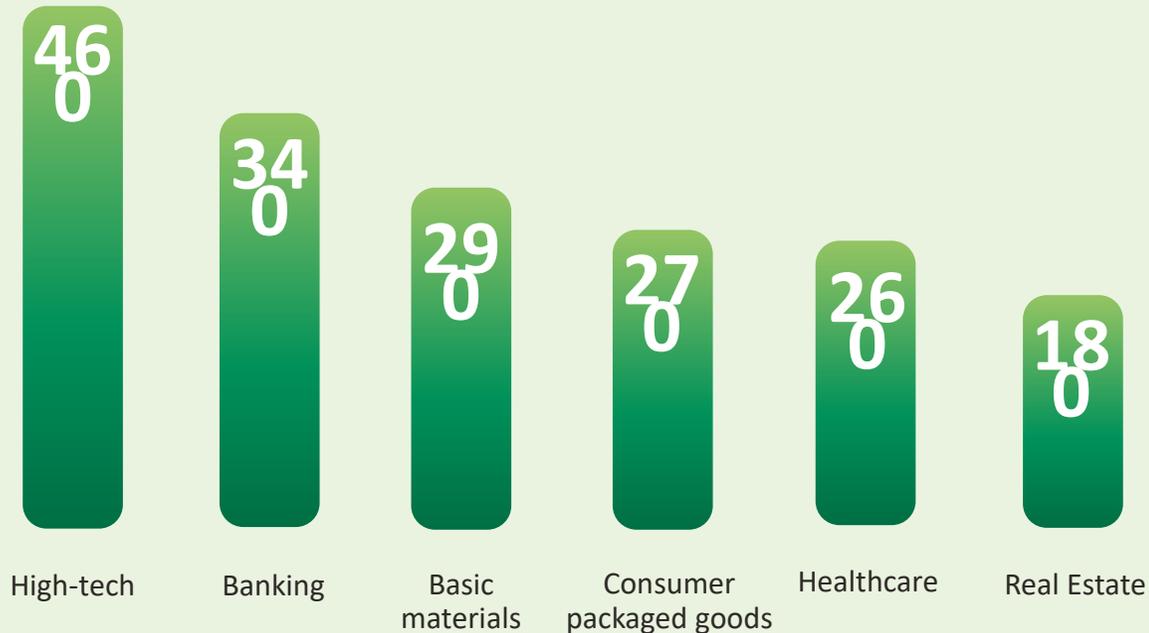
CINQUANTE PIASTRES
PAYABLES EN MONNAIE LOCALE À VUE ET AU PORTEUR



BANKING INDUSTRY IS THE SECOND BIGGEST BENEFICIARY FROM AI

\$ 4,4 billion

Impact on productivity (\$ billion)*



* Source: McKinsey and Company - Economic potential of generative AI – June 2023



AI HAS MATERIAL IMPACT ALREADY AT BNP Paribas

€500

Recurrent value Creation at EO25

M

750

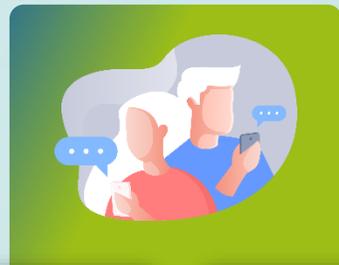
AI use cases in production

AI @ BNP PARIBAS FORTIS: ONE CENTRAL TEAM – FOCUSED ON 3 PILLARS



Central Team acting as
'scale up'..

... focused on 3
pillars



80 FTE'S

(business analysts, data scientist, data engineer, etc..)



New Client Experiences



Process Automation



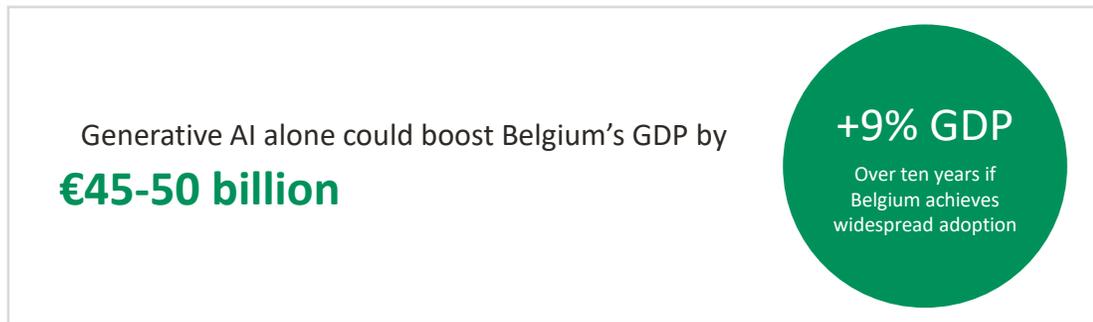
Augmented Employees

THE ECONOMIC POTENTIAL OF AI CAN BE BOOSTED FURTHER BY GENERATIVE AI



To capture the next wave of AI benefits across society, Belgium needs to promote innovation, invest in skills and ensure clear rules.

The economic opportunity



The job implications

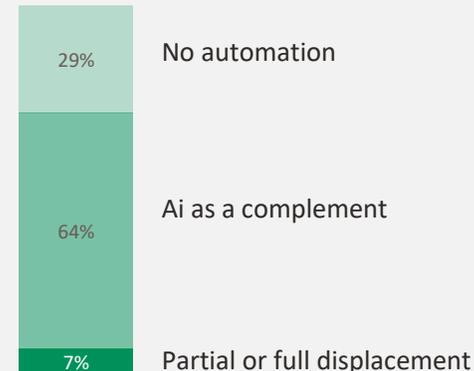
64% of jobs in Belgium are estimated to work **together with** generative AI

40% of Belgian workers believe that generative AI will positively impact their job

Share of jobs exposed to automation by generative AI

% of total employment in Belgium

5 million jobs



Belgium is well placed to manage the job changes from generative AI

New jobs in the AI-powered economy are expected to replace those lost to automation, resulting in unchanged employment levels. The highly exposed jobs represent around 15% of the historical level of job changes in Belgium.

The transition is expected to be gradual, allowing workers time to adapt to new tasks and develop new skills

Gains come from three sources ...



Productivity boost from people working with generative AI



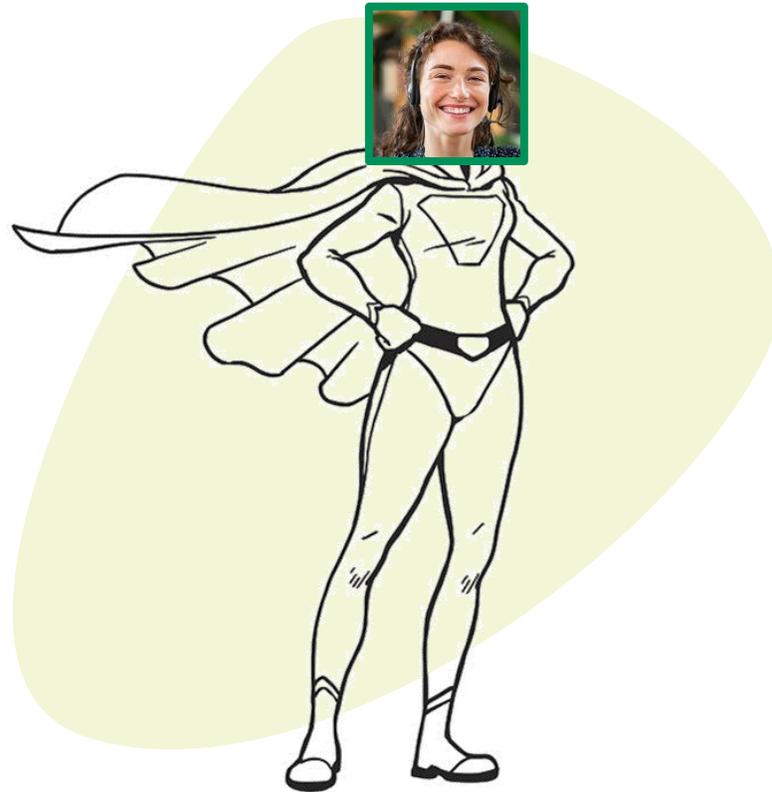
Freed-up time when generative AI helps to automate our work



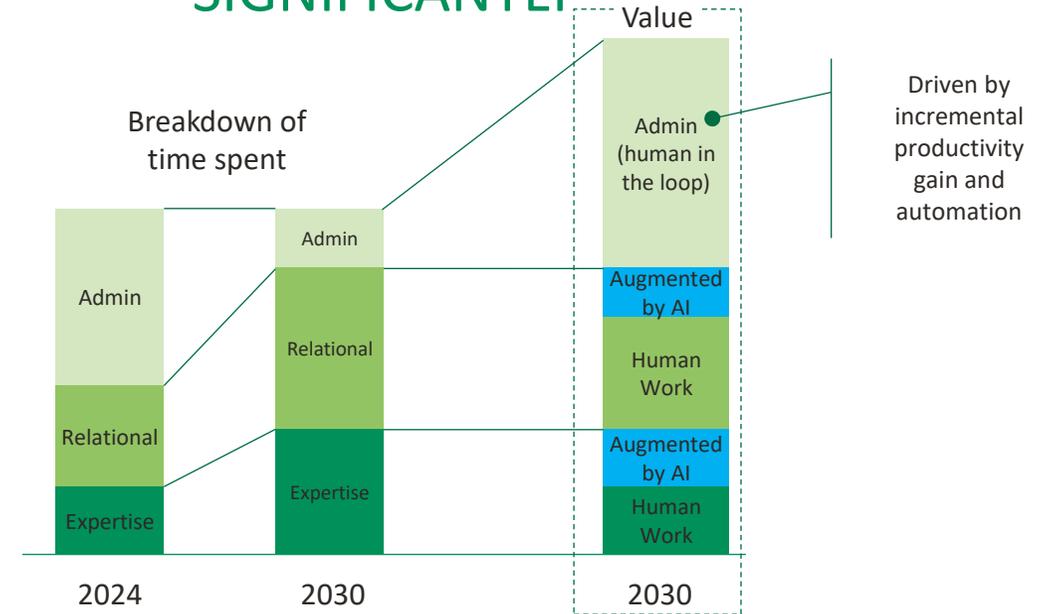
Re-prioritized and re-employed time to other value-creating activities



IMPACT OF AUGMENTING EMPLOYEES



VIRTUALLY ALL JOBS WILL SEE THEIR
CORE TASKS
CHANGE
SIGNIFICANTLY





Augmenting EMPLOYEES WITH AI AGENTS



YARA



COPILOT



AUGMENTED EMPLOYEES

An AI assistant for all, tailored assistants to optimize business process for specific populations



An Assistant for Investment Experts



An Assistant for Coders

.....



YARA

A generative Assistant for all 10,000 employees – 10,000 onboarded (March '25)

Document Analysis, Translation, Summarization, Ideation

HUMANS VS AI AGENTS





HOW TO AVOID "SECRET TASK AUTOMATION"

"If someone has figured out how to automate 90% of a particular job, and they tell their boss, will the company fire 90% of their co-workers? Better not to speak up"

-Ethan Mollick (Co-Intelligence, Living and Working)



HUMAN IN THE LOOP

PAY OUT OF CREDITS

Currently 49% of inbound invoices managed automatically
Faster Pay-outs for clients – Efficiency with human in the loop for complex files



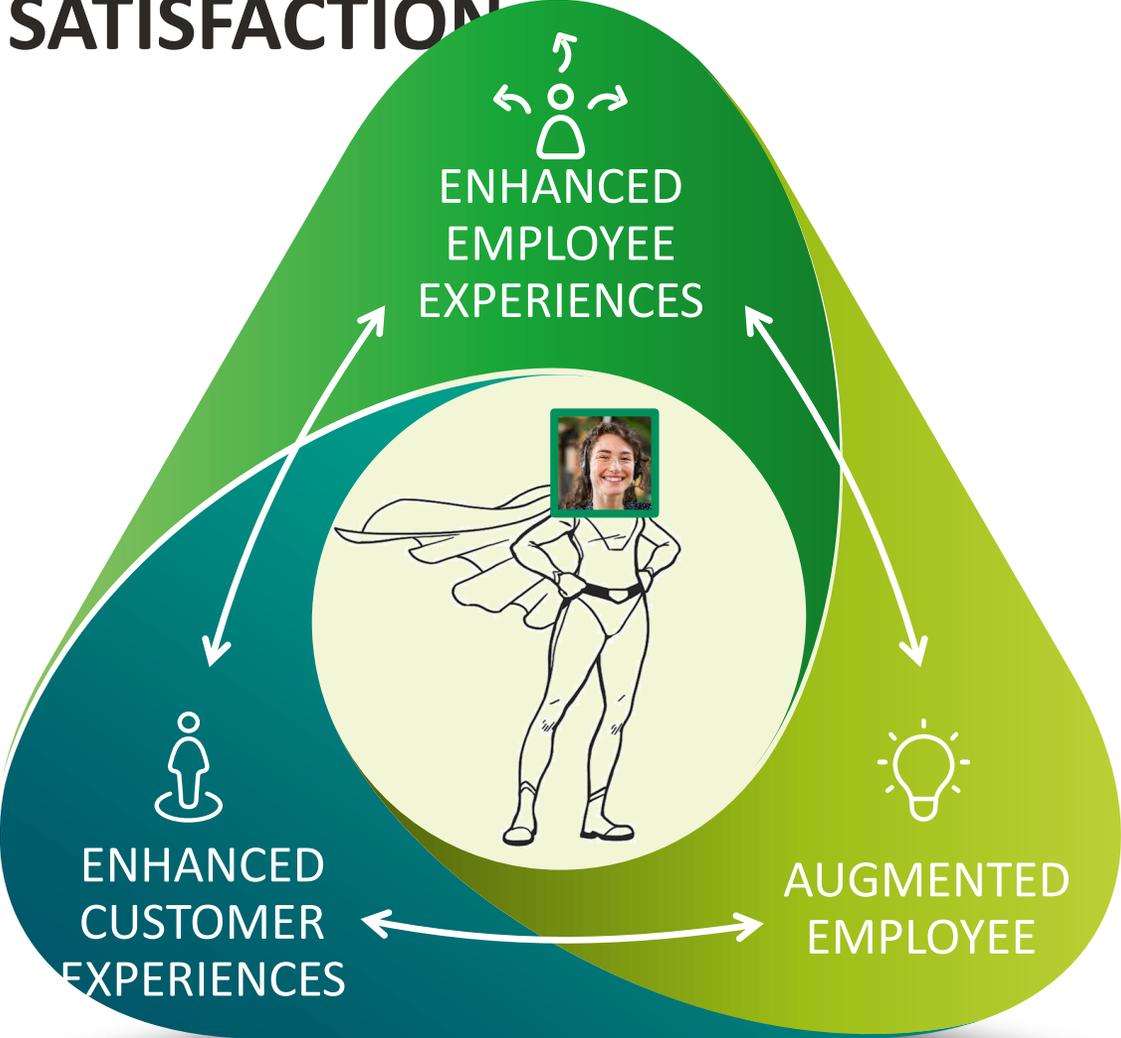
SPEECH ANALYTICS

GENAI for Near Real time transcription, automated CRM suggestions, compliance alerts, coaching





SWEET SPOT FOR AUGMENTATION: INTERSECTION OF AI ENHANCED CLIENT EXPERIENCE AND EMPLOYEE SATISFACTION



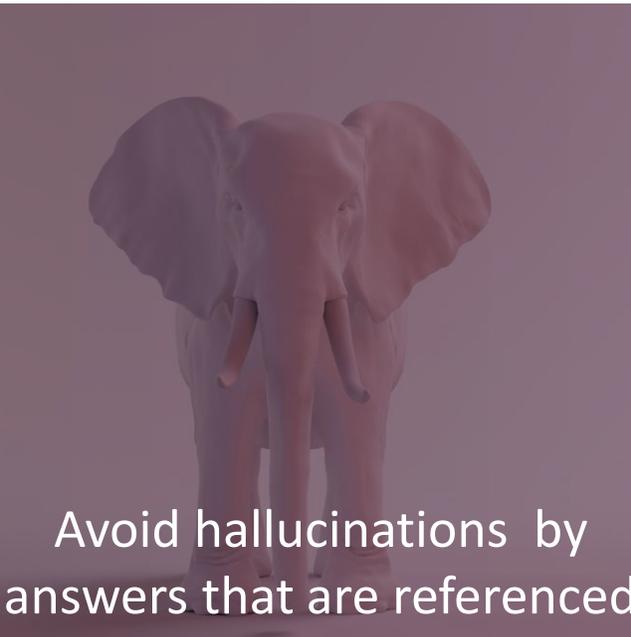


HOW TO ACQUIRE TRUST?

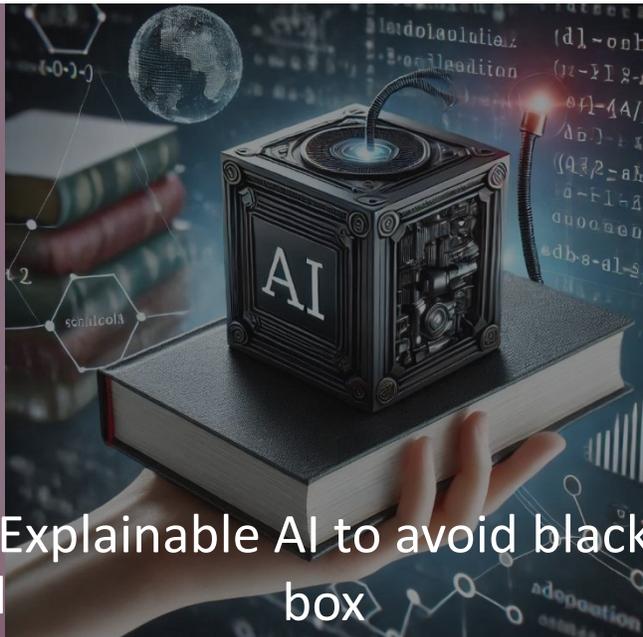




Responsible AI



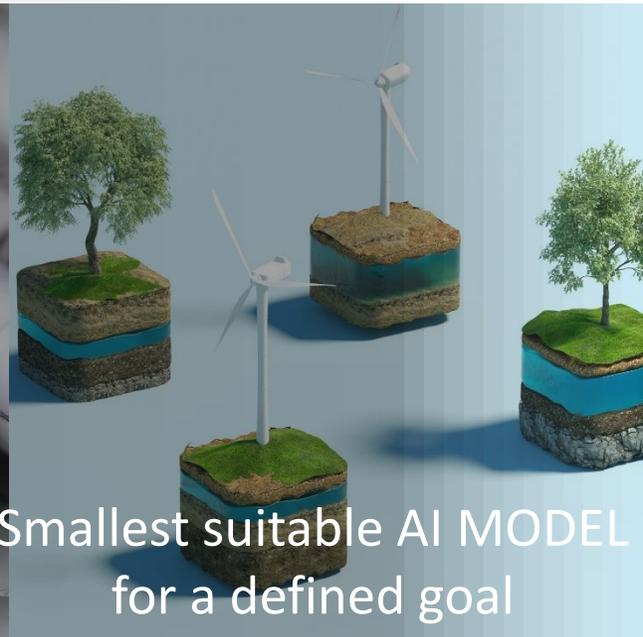
Avoid hallucinations by
answers that are referenced



Explainable AI to avoid black
box



Avoid perpetuating
natural bias



Smallest suitable AI MODEL
for a defined goal

QUESTI

ONS

&

ANSWER



THANK YOU

READY FOR YOUR WORLD

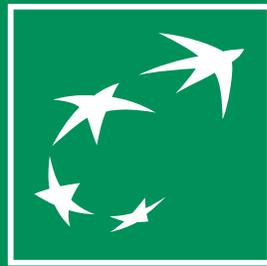


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