A woman with short brown hair and a blue plaid shirt over a white t-shirt is sitting at a desk in an office. She has a white prosthetic arm on her right side, which is resting on a laptop keyboard. She is looking down at the laptop. The background is a blurred office environment with glass partitions and other desks.

AI@BNP PARIBAS FORTIS TODAY AND TOMORROW



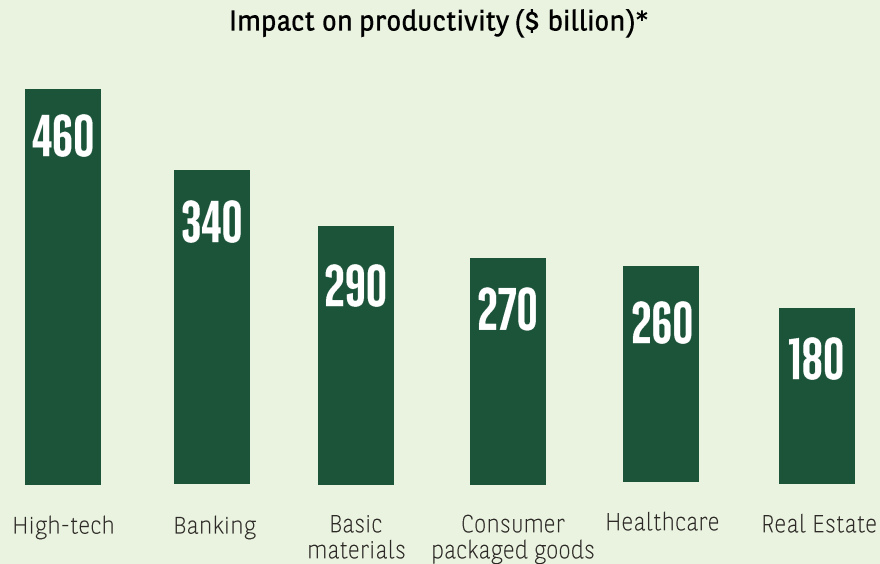
**BNP PARIBAS
FORTIS**

The bank
for a changing
world



WHERE ARE WE TODAY...

BANKING INDUSTRY IS THE SECOND BIGGEST BENEFICIARY FROM AI



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



AI ALREADY HAS MATERIAL IMPACT AT BNP PARIBAS

€500 M

Recurrent value Creation at E025

750

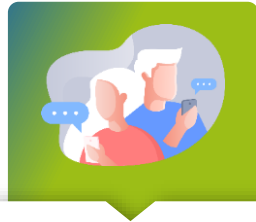
AI use cases in production

OUR **TRIBE AI** IS OPERATING AS A **SCALE-UP** WITH FOCUS ON 3 PILLARS



Central Tribe acting as scale-up...

- Oversight by AI Board at executive level
- Accountable for annual recurrent value



85 FTE'S

(AI product owners, data scientists, ML engineers, etc...)

... focused on 3 pillars & a platform



New Client Experiences



Process Automation



Augmented Employees

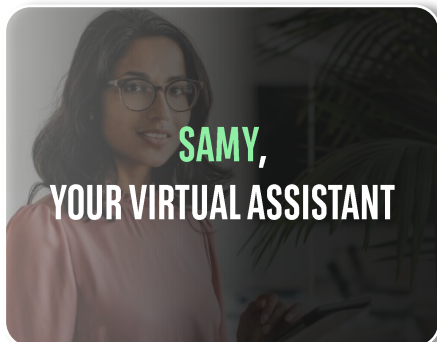
**Supported by an
AI Platform & Market Place**



FOR EACH **PILLAR**, WE HAVE **FLAGSHIP PROJECTS** TO DRIVE VALUE

1st PILLAR

CLIENT EXPERIENCES



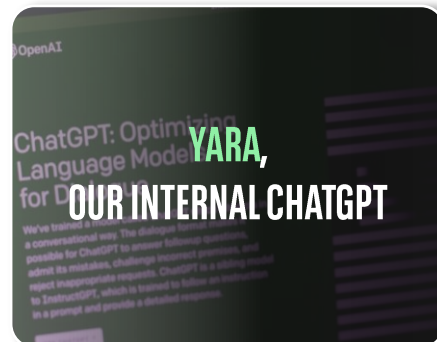
2nd PILLAR

AUTOMATION & OPTIMIZATION



3rd PILLAR

AUGMENTED EMPLOYEES



EXAMPLE: YARA - BNPPF WORKFORCE HAS A VERY STRONG AI LITERACY WITH 12,000 GENAI ACTIVE EMPLOYEES, FULLY TRAINED ON PROMPTING



1

Step 1: An AI assistant **for everyone** — 12,000 onboarded Document Analysis, Translation, Summarization, Ideation, ...



YARA

2

Step 2: Advanced prompts to tactically improve specific business processes (Agile)



YARA ADVANCED PROMPTS

3

Step 3: tailored assistants & agents to optimize business process for **specific populations** (SAP)



YARA.INVEST



CODE



...WHERE THE FUTURE IS HEADING...

The AI Trajectory



2000s

Predictive AI

Probability & predictions



e.g. AML & fraud detection in structured data

2022

GenAI

Assistants understanding & generating language



e.g. speech-to-text, code generation

2026

Agentic AI

Agents able to make end-to-end decisions



e.g. full client onboarding, treasury automation, end-to-end procurement

2030

Robotic AI + quantum

Physical AI robots with expanded problem-solving capacity



e.g. AI-powered surgical robots, humanoid service robots

AGENTIC AI CHARACTERISTICS



Reasoning

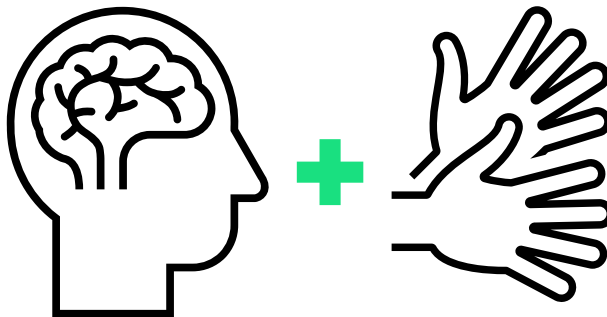
can define various steps to achieve goal

Autonomy

Can have pre-defined set of autonomy

Memory & learning

Builds short and long term memory for context, allow to learn and adapt



Tools

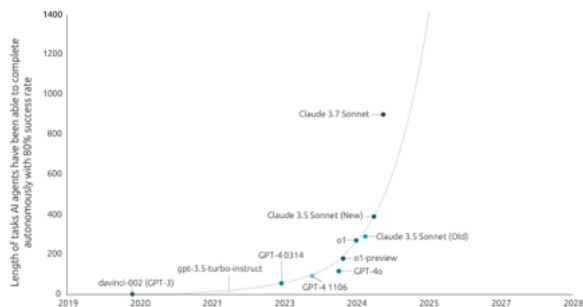
can perform actions via access to various applications or databases via APIs, RPAs, HTTP or MCP

WHY AGENTIC AI ADOPTION IS HAPPENING NOW



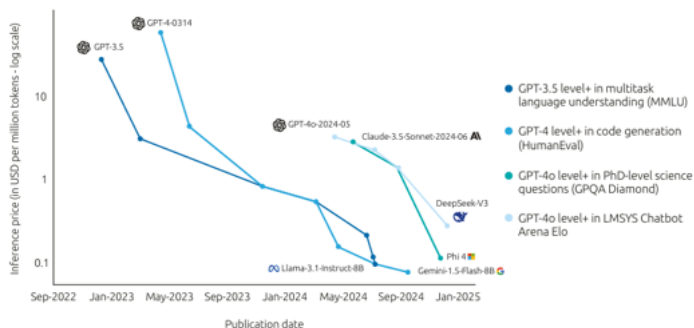
Models capabilities growing exponential

Model capability to handle longer tasks is rising exponentially



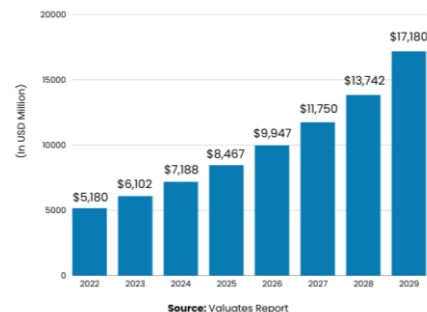
Efficiency gains for GPU consumption

Inference price across select benchmark, 2022-24



Rise of Small Language Models

Small Language Model Market Size (2022-2029)



AGENTIC AI IS IMPACTING CUSTOMER INTERACTIONS



Visa, Mastercard race to agentic AI commerce

The two top U.S. card networks are speeding to develop payments services that will enable bot-based buying, with digital rival PayPal also making a play.

Published June 11, 2025

The Agentic Bank - Announcing Griffin's MCP Server

While other banks aren't built for AI interaction, we are. Our MCP server lets agents open accounts, make payments, and analyse transactions—all while maintaining proper safeguards.

Gentse start-up Ravical haalt 7,3 miljoen euro op voor slimme AI-medewerkers

Enabling AI agents to buy securely and seamlessly

Imagine a future where an AI agent can shop and buy for you. AI commerce — commerce powered by an AI agent — is going to transform the way consumers around the world shop.

Introducing Visa Intelligent Commerce, an initiative that will empower AI agents to deliver personalized and secure shopping experiences for consumers — at scale.

From browsing and selection to purchase and post-purchase management, this program will equip AI agents to seamlessly manage key phases of the shopping process.

[See Visa-powered AI commerce](#) ▶

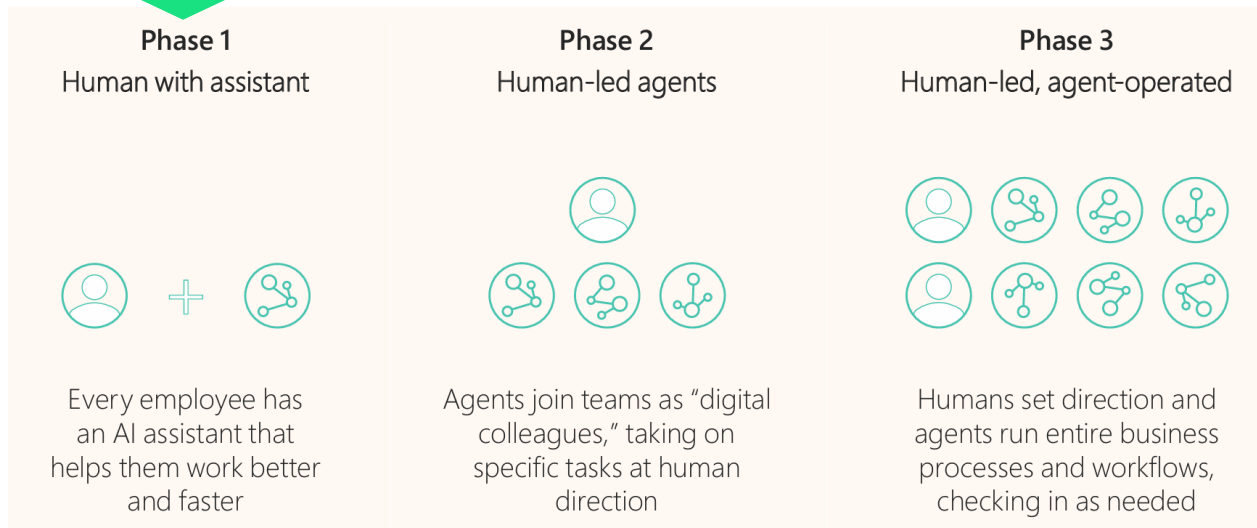
AUGMENTING EMPLOYEES WITH 24/7 DIGITAL CO-WORKERS



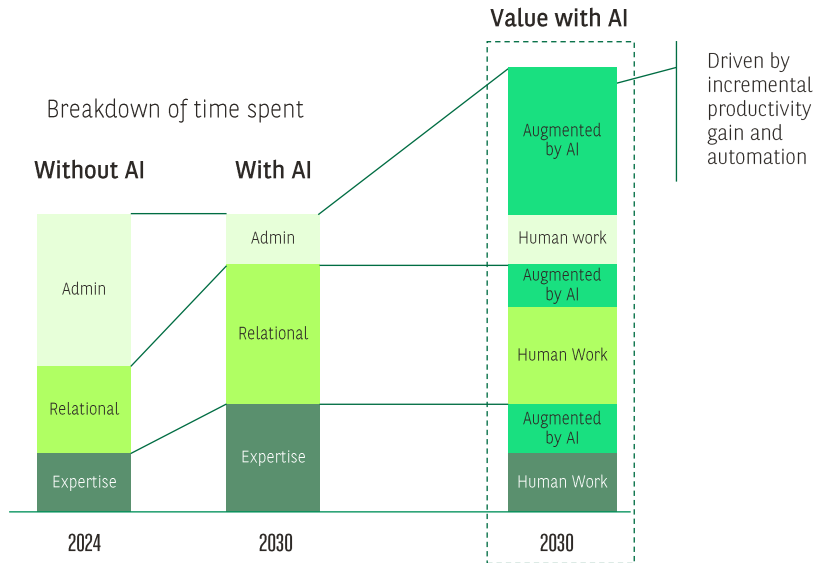
Augmented Employees



We are here: 12K colleagues trained and using Yara



24/7 DIGITAL CO-WORKERS SHIFTING COLLECTIVE TIME SPENT FROM ADMIN TO RELATIONSHIPS AND EXPERTISE



OPPORTUNITY

- **Admin time reduction** in favor of relational and expertise oriented tasks

ATTENTION POINTS

- **Strategic Workforce Planning** – our adaptability to timely anticipate impact on skills needed to manage
- **Responsible AI** : On time adaptability of our risk & compliance management frameworks for semi-autonomous processes



Our Approach

01

100% Access

AI literacy for all: every employee empowered to use AI

02

Test & Learn

Teams experiment directly to drive innovation

03

AI as a Scale-Up

AI team act as scale-up with clear business goals

04

Lego Model

Reusable AI building blocks shared across the bank

05

Responsible AI

Strengthening AI capabilities in risk, compliance, legal, security

06

Data Quality

High-quality data is the foundation of AI

07

Strategic Oversight

AI Board provides strategic direction & oversight

10% tech

90% change & development



THANK YOU

