

A woman with short brown hair, wearing a blue and white plaid shirt over a white t-shirt, is seated at a desk in an office. She is looking down at a laptop. Her right arm is replaced by a white, articulated robotic arm with multiple joints and fingers, which is resting on the laptop keyboard. The background is a blurred office environment with glass partitions and overhead lights.

WE AND AI

READY FOR YOUR WORLD



BNP PARIBAS
FORTIS

The bank
for a changing
world

50

行銀比華

BANQUE BELGE POUR L'ETRANGER

行銀比華

50

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FILIALE DE LA SOCIÉTÉ GÉNÉRALE DE BELGIQUE

京北

伍拾圓

京北

伍拾圓

PEKING.

LE 1^{ER} JUILLET 1921

FIFTY DOLLARS LOCAL CURRENCY

TO BE PAID ON DEMAND TO BEARER

LE DIRECTEUR

LE PRÉSIDENT

Ontdek hier onze tijdperk

CINQUANTE PIASTRES

PAYABLE EN MONNAIE LOCALE À VUE ET AU PORTEUR

伍拾

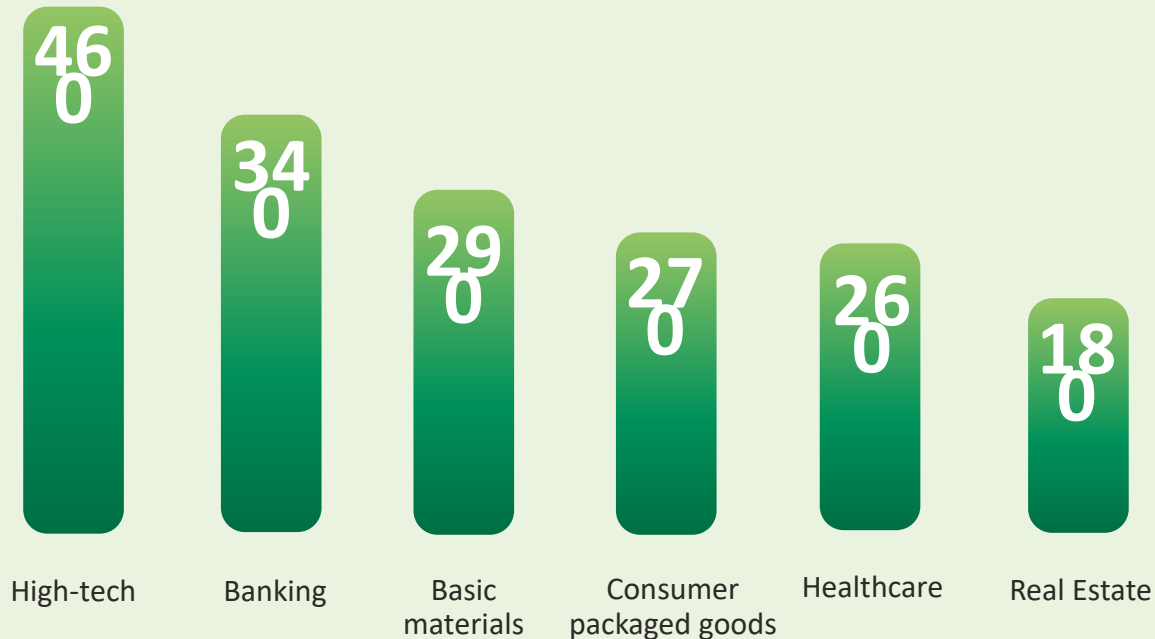
伍拾



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

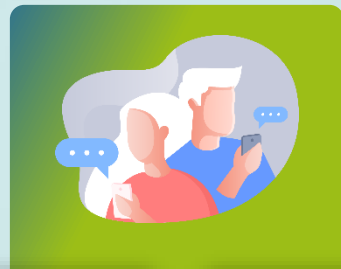
AI use cases in production

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**



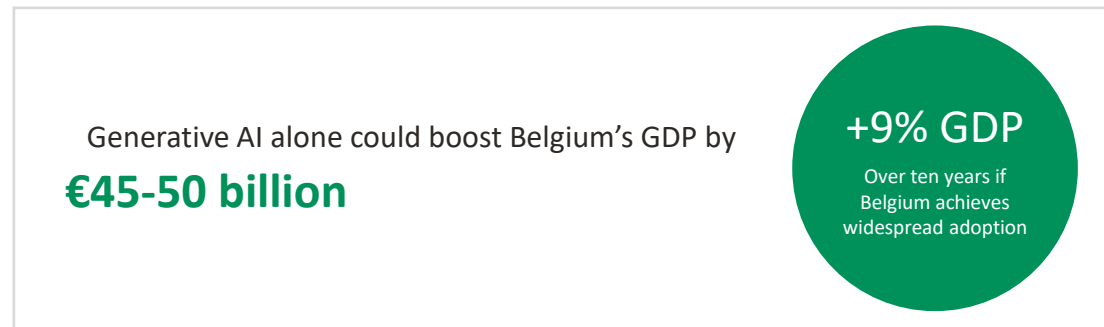
**Augmented
Employees**

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



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

The job implications

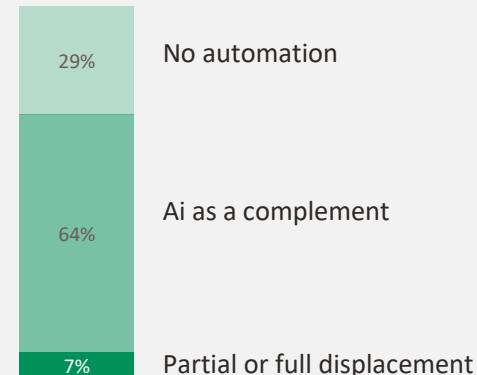
64% of jobs in Belgium are estimated to work **together with** generative AI

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.

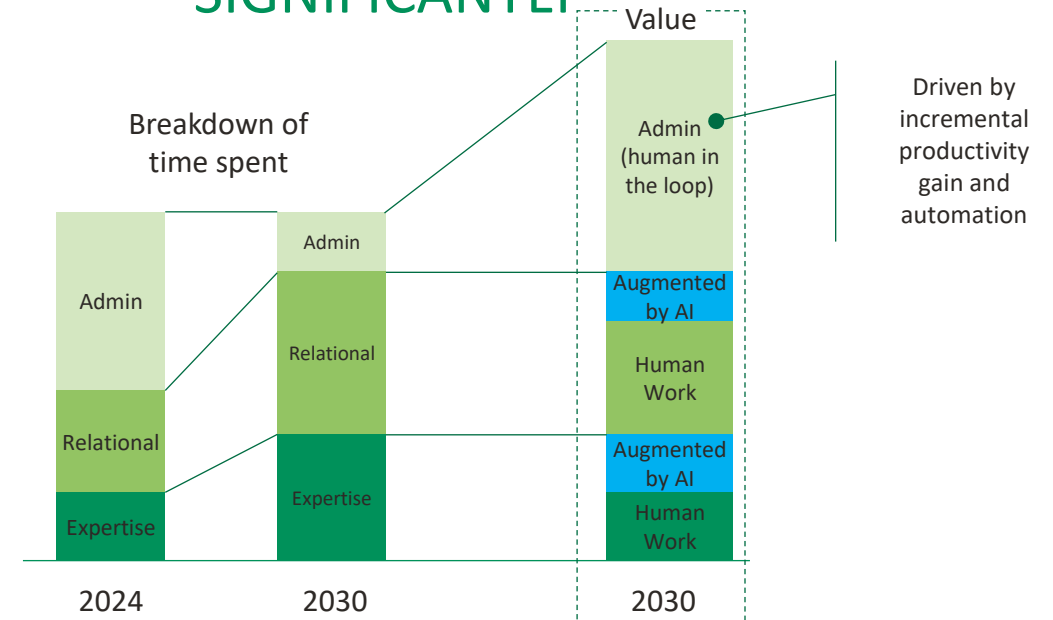
The transition is expected to be gradual, allowing workers time to adapt to new tasks and develop new skills



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

INVOICE

From Danielle Jenkins

Invoice ID: 0005

Issue Date: 2/28/2022

Due Date: 2/28/2022 (upon receipt)

Subject: Danielle Jenkins Hours worked from 2/1/2022 - 2/28/2022

Invoice For: American Insurance Associates

P.O. Box 13885

168 Creek, WA 98002

Item Type	Description	Quantity	Unit Price	Amount
Service	Hours from 2/1/22-2/14/22	34.00	\$20.00	\$ 760.00
Service	Hours from 2/15/22 - 2/28/22	38.00	\$20.00	\$ 680.00
Amount Due				\$1,440.00

Notes

12/5/21 - 12/19/21 Out Sick with COVID-19

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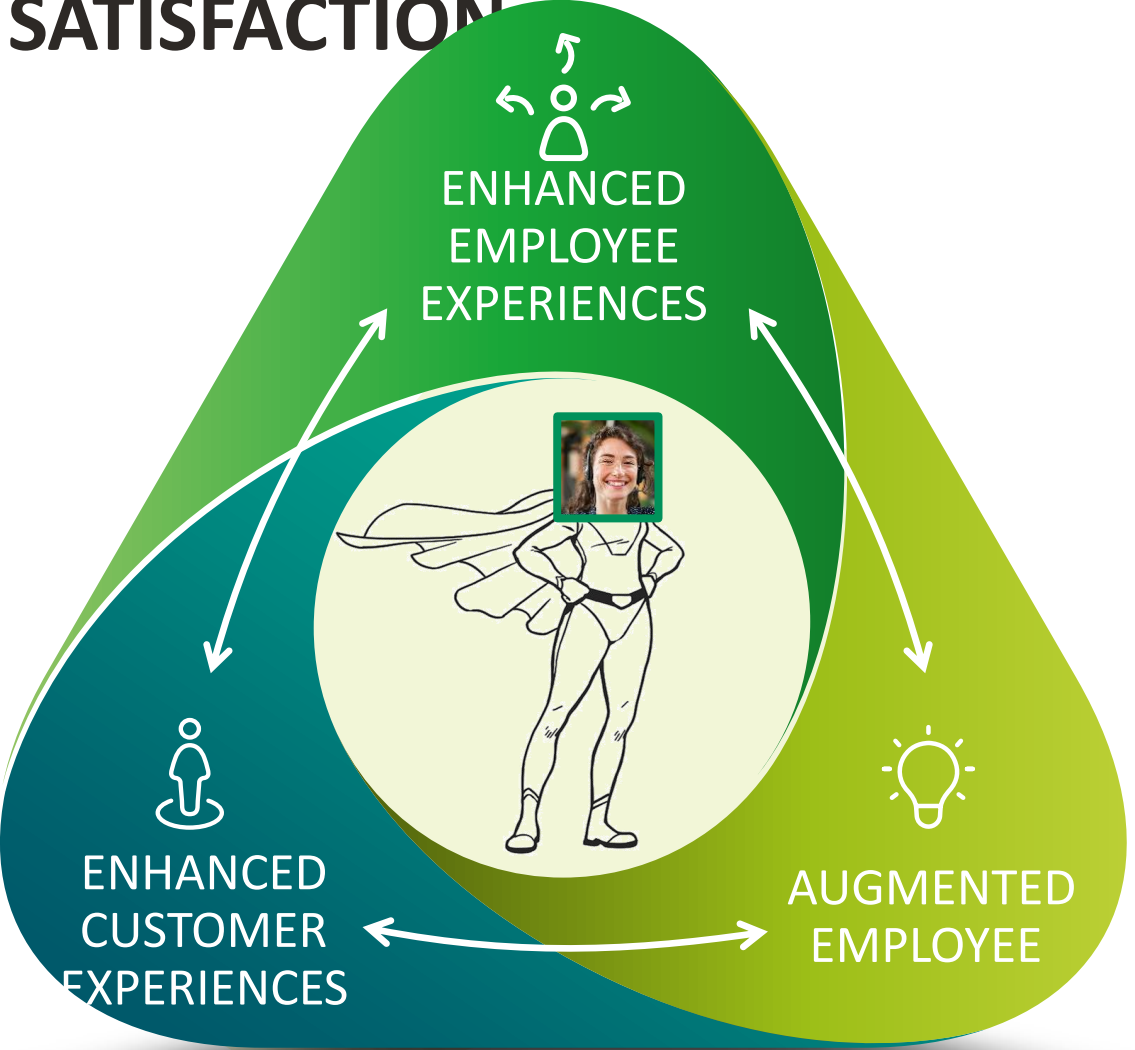
SPEECH ANALYTICS

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



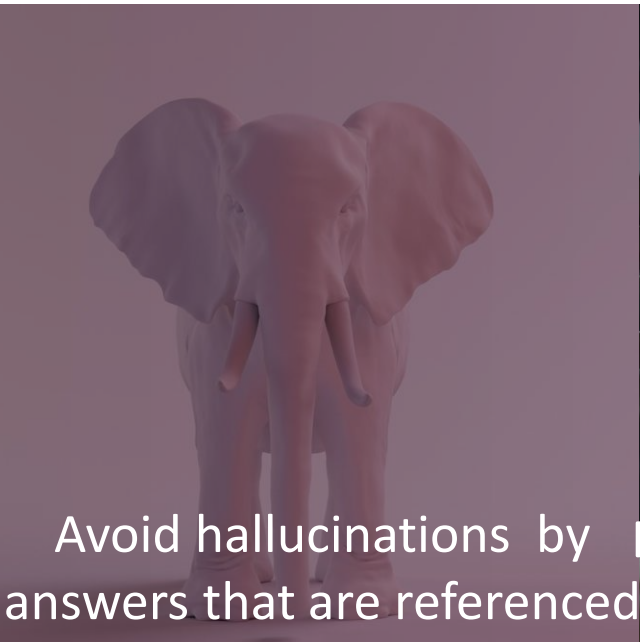


HOW TO ACQUIRE TRUST?

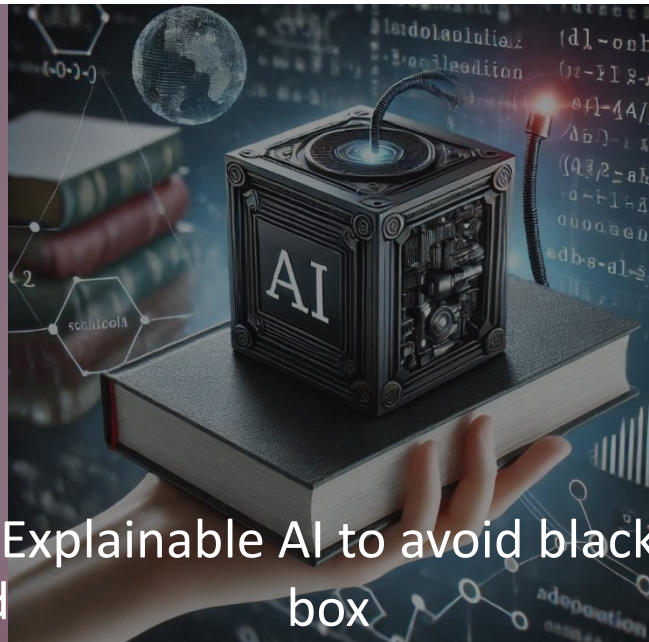




Responsible AI



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

QUESTIONS & ANSWER



THANK YOU

READY FOR YOUR WORLD

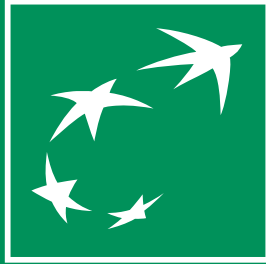


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