Value creation with AI

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Head of SEBx

SEBx
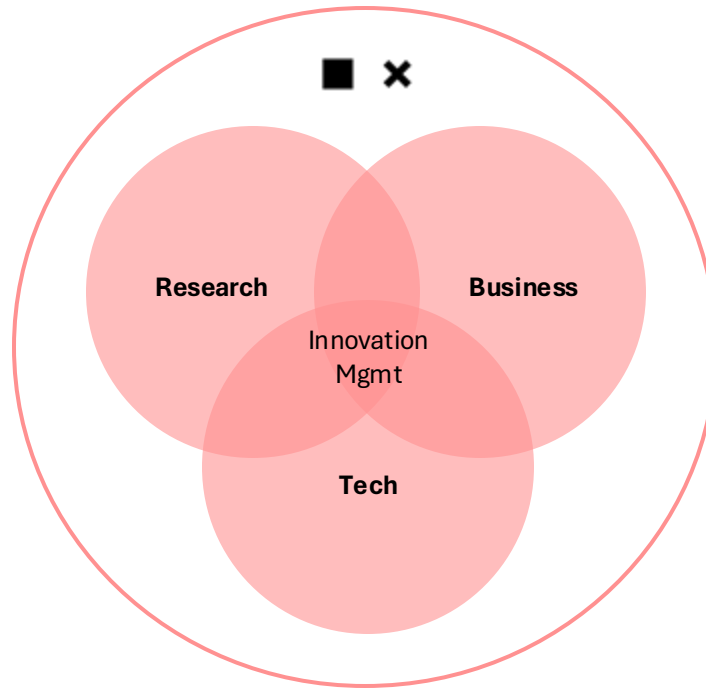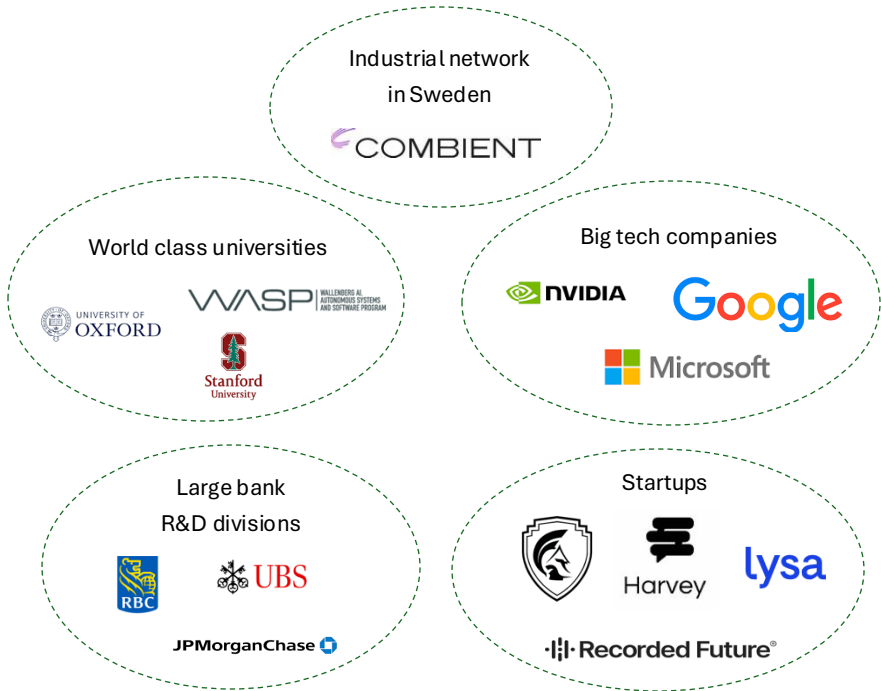
Bringing knowledge to real world impact

GenAI - an accelerator of AI adoption

ILLUSTRATIVE

Large Language Models

Foundation models for Predictive tasks

Graph Neural Networks

?

evolution

2016-2022	2022- today	2024 onwards
"Conventional" AI & Data Science	GenAI	Future

Task-specific AI models trained on internal datasets

Combining large amounts of external and internal data to train powerful AI models
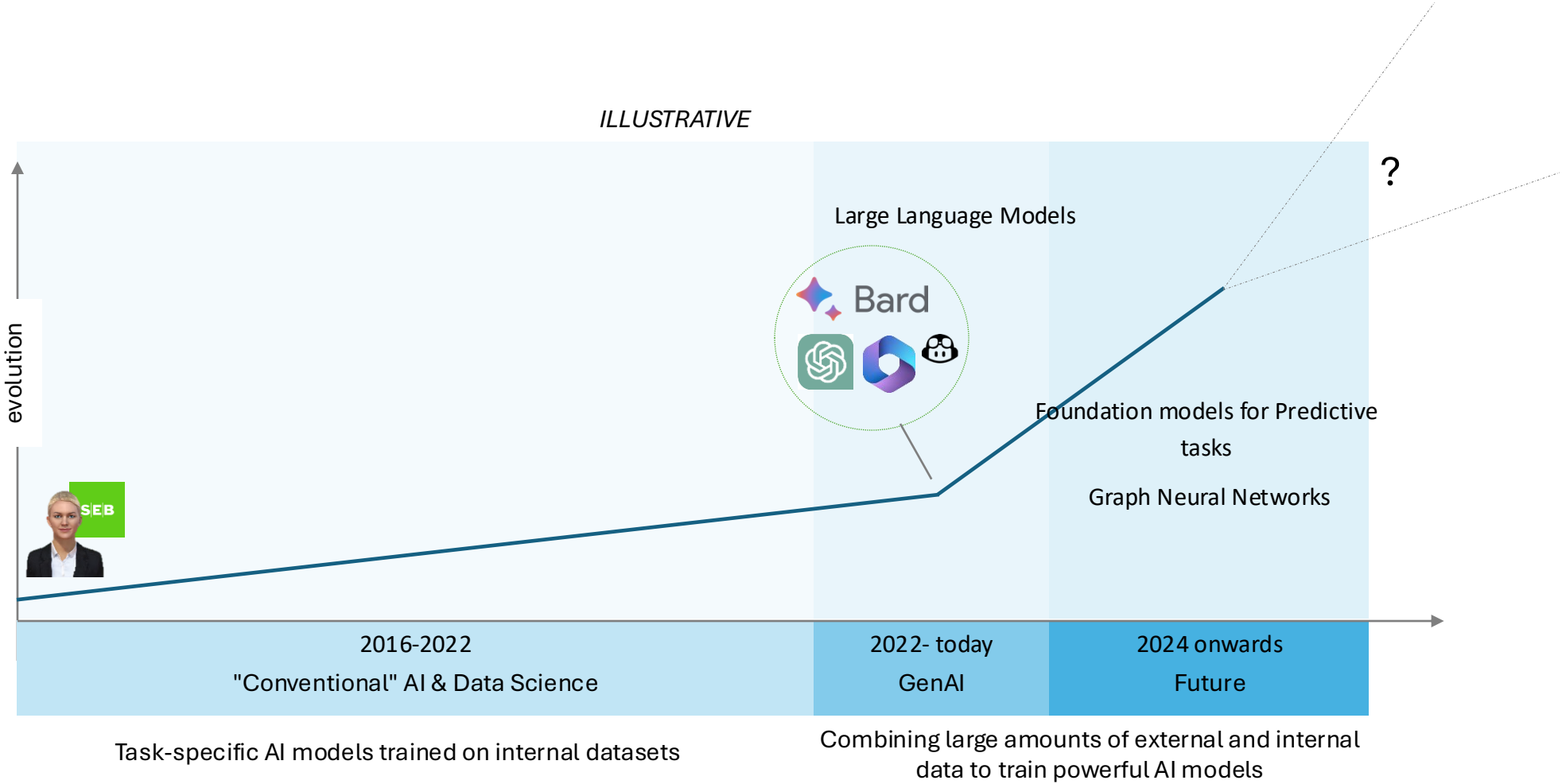
How can cutting-edge technology impact the future of finance?

Foreseeing and preventing crime and threats before they occur

A "mother brain" for the bank with predictive capabilities

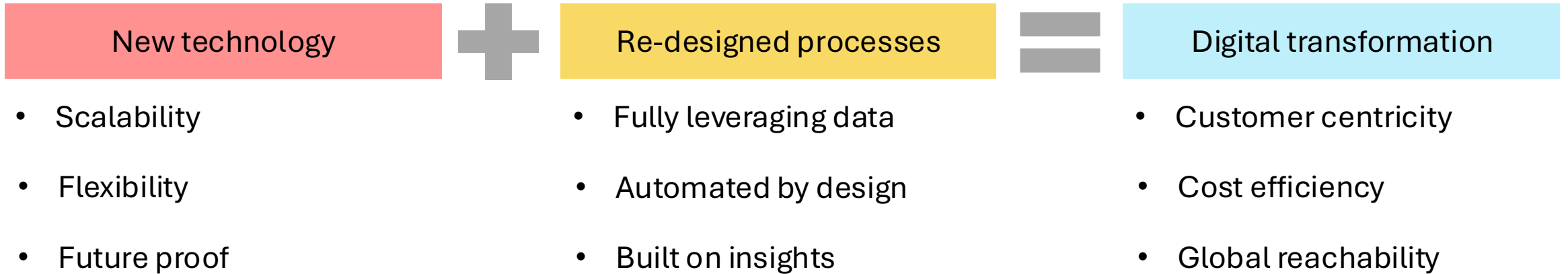Reshaping work environment. Empowering employees to do what is not possible today

Bringing customer experience to a whole new level - hyper personalised and digital assistants as interface. Both for individuals and corporates

Creating the sustainable and resilient society of tomorrow with new asset classes and financing concepts

When do technological breakthroughs bring real value?

New technology	+	Re-designed processes	=	Digital transformation

New technology
- Scalability
- Flexibility
- Future proof

Re-designed processes
- Fully leveraging data
- Automated by design
- Built on insights

Digital transformation
- Customer centricity
- Cost efficiency
- Global reachability

Short-term value – general-purpose productivity enhancement tools

Microsoft 365 Copilot

GitHub Copilot

Google Cloud Vertex AI

Azure AI

search and summarize use-case relevant information

answer questions based on internal knowledge

create drafts of reports, presentations, articles
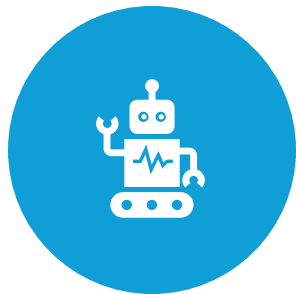
AI pair programming

How can we get the most out of them?

Making productivity enhancement tools reusable across organizations

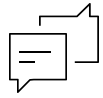**Moving data to cloud environments is crucial for real usecases**

Democratization of GenAI – building simple applications often does not require deep AI expertise
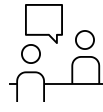
Build vs buy: a wide variety of general-purpose tools available off-the-shelf

Our early GenAI adoption - customized virtual assistants
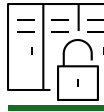
Using pre-trained Large Language Models, we

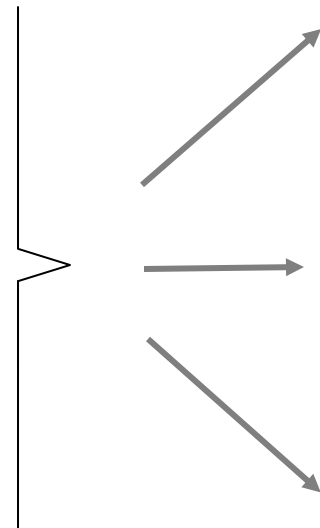Provide access to the internal data at SEB, customize models

Provide correct references to information sources

Enable fact-checking capabilities

Deploy models in a controlled environment

Compliance Advisory

Customer Support

Financial Analysts

Key Features

- Flexible architecture allowing to customize each part of the pipeline
- Combination of internal and external knowledge relevant for the usecase
- Iterative testing, feedback collection, and improvement
- Multilingual Support

Lessons learned

Start experimenting early
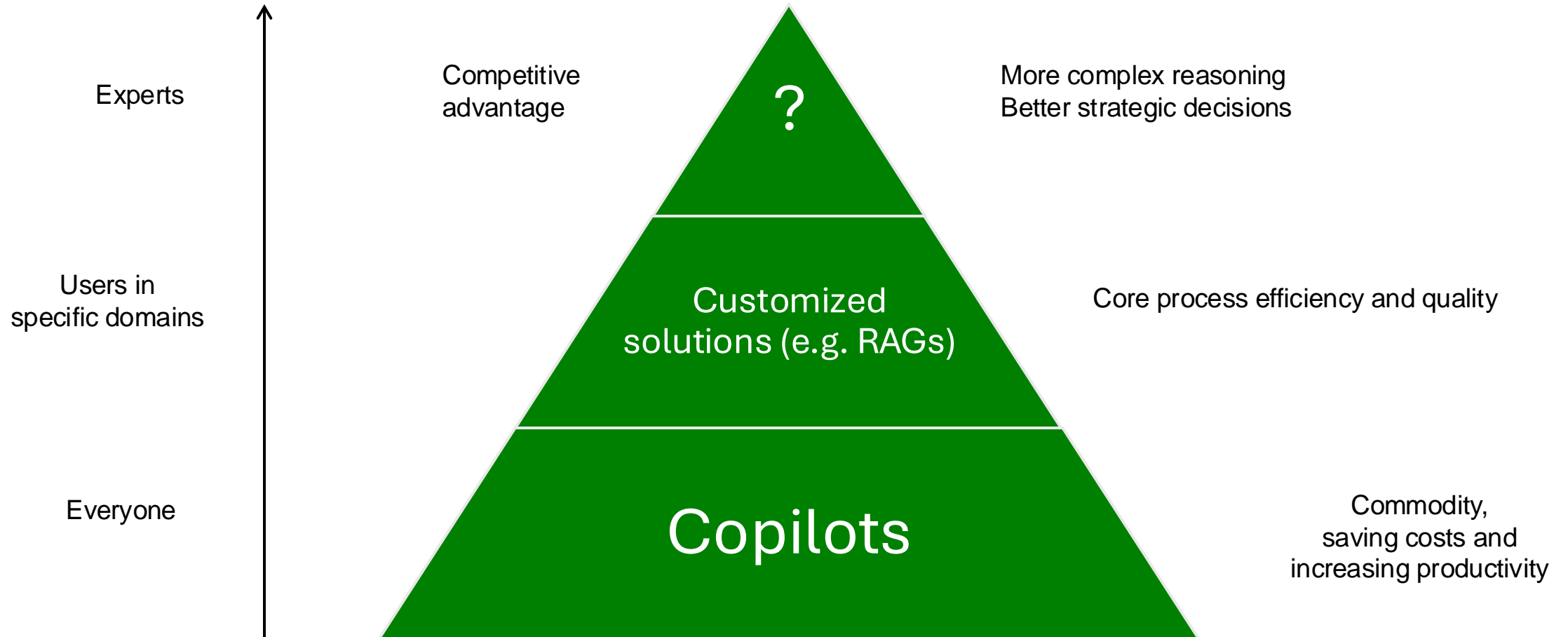and find relevant usecases
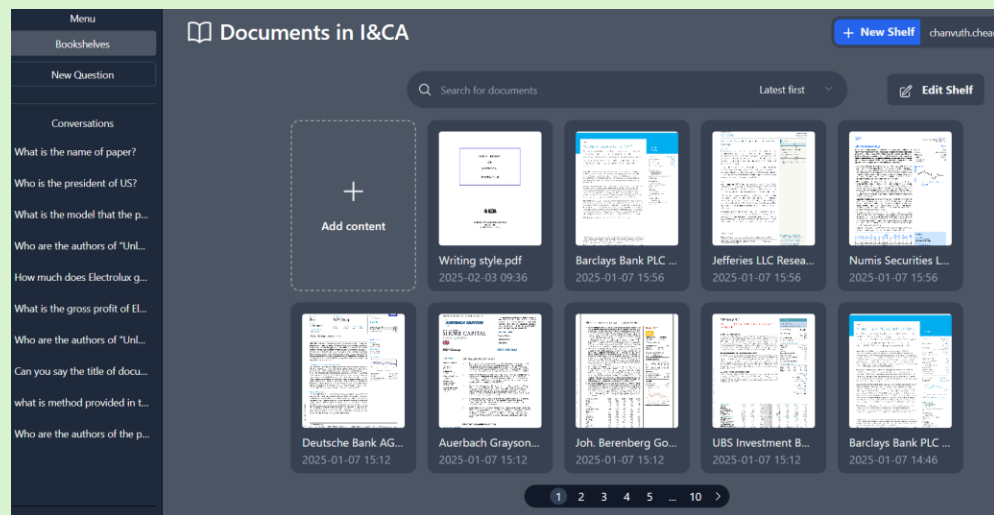
Share knowledge across
the organization

Be tool-agnostic: the pace
of development is very high

How can we create a competitive advantage with AI?

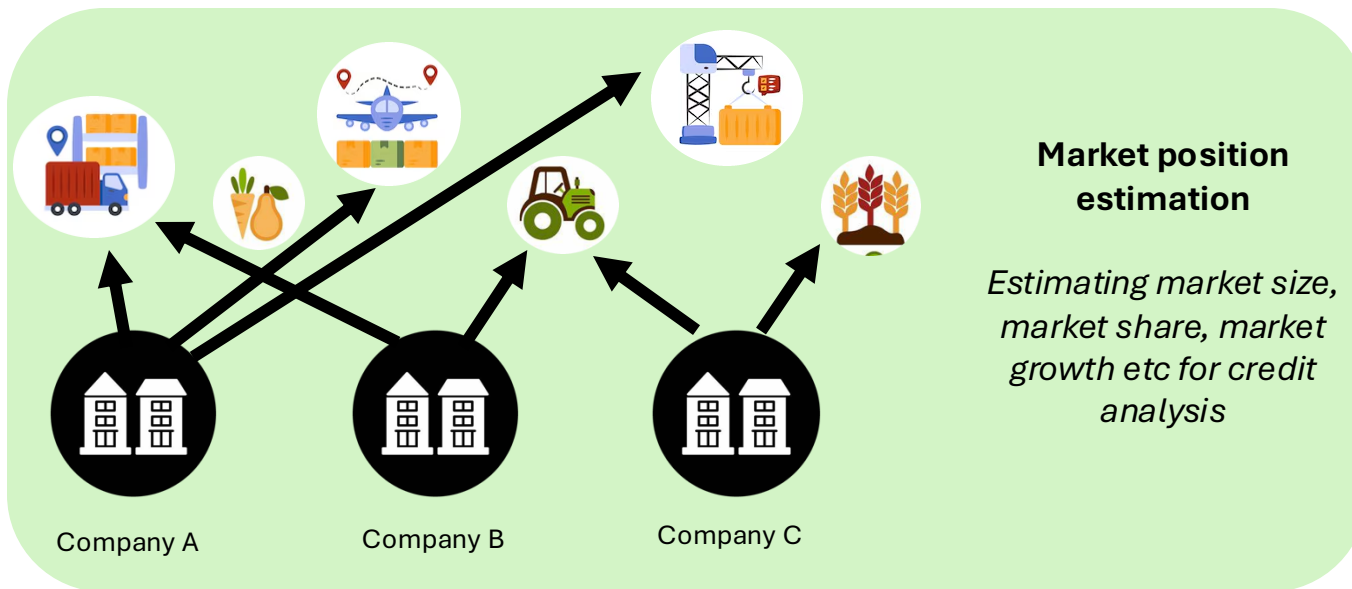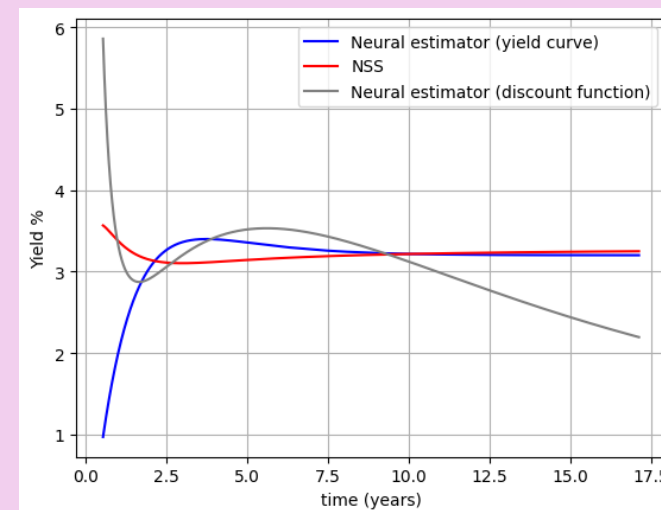# Some ongoing explorations and projects

AI in market risk modeling

Using AI models for more accurate yield curve estimation

Alexandria

Reusable agentic platform (GCP) allowing custom tools integration

Market position estimation

Estimating market size, market share, market growth etc for credit analysis

Company A   Company B   Company C

Thank you!

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