BANKING ESSENTIALS SERIES

AI in Banking: From Design to Implementation

Monday 21 September, 2026

3:00 – 4:00 PM (CET)

EBF European Banking Federation

S&P Global Market Intelligence

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Panelists:

Mohsin Ali Khan
Director, EMEA Sell-Side Business Development,
S&P Global Market Intelligence

Shreya Mishra
Credit Solutions, Go-To-Market Strategy & Market Development EMEA,
S&P Global Market Intelligence

Marco Bressan
Chief Scientist and Senior AI and Data Leader,
Santander Group

Andreas Widegren
Head of Public Affairs,
Nordea Sweden

Moderator:

Vanya Damyanova
Senior Reporter EMEA Financial News,
S&P Global Market Intelligence

Online webinar

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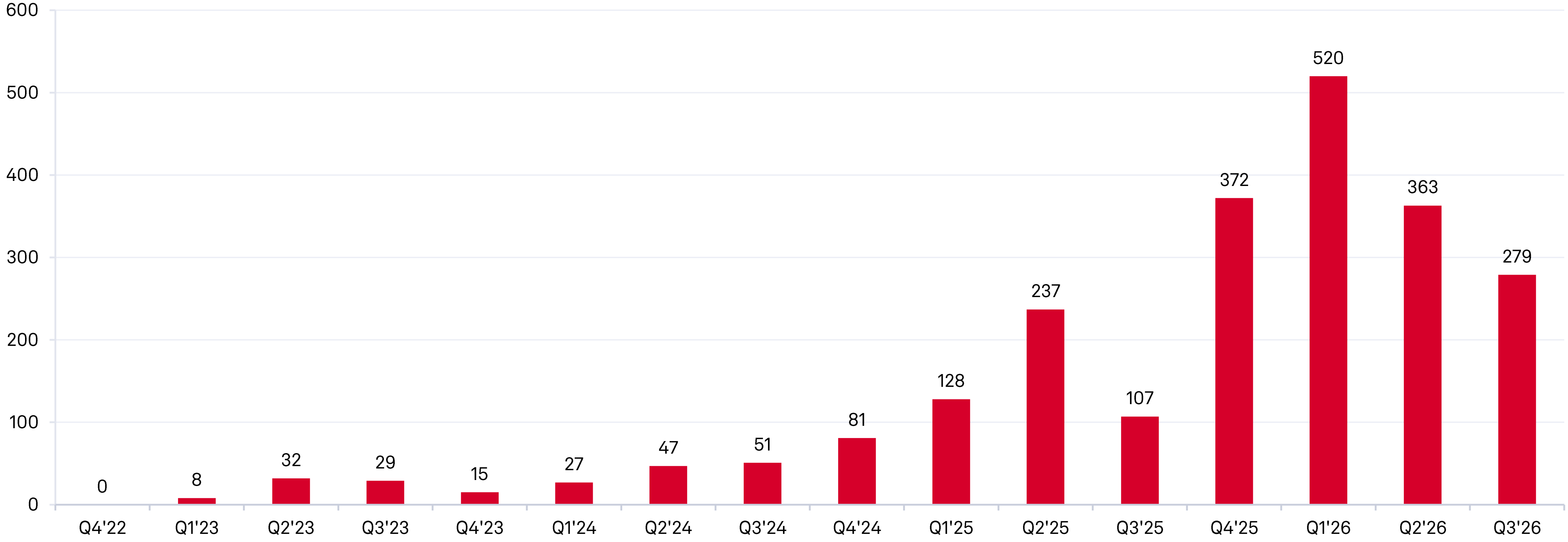
Setting the Scene: AI's Rapid Rise in European Banking

Mohsin Ali Khan
Director, EMEA Sell-Side Business Development
S&P Global Market Intelligence

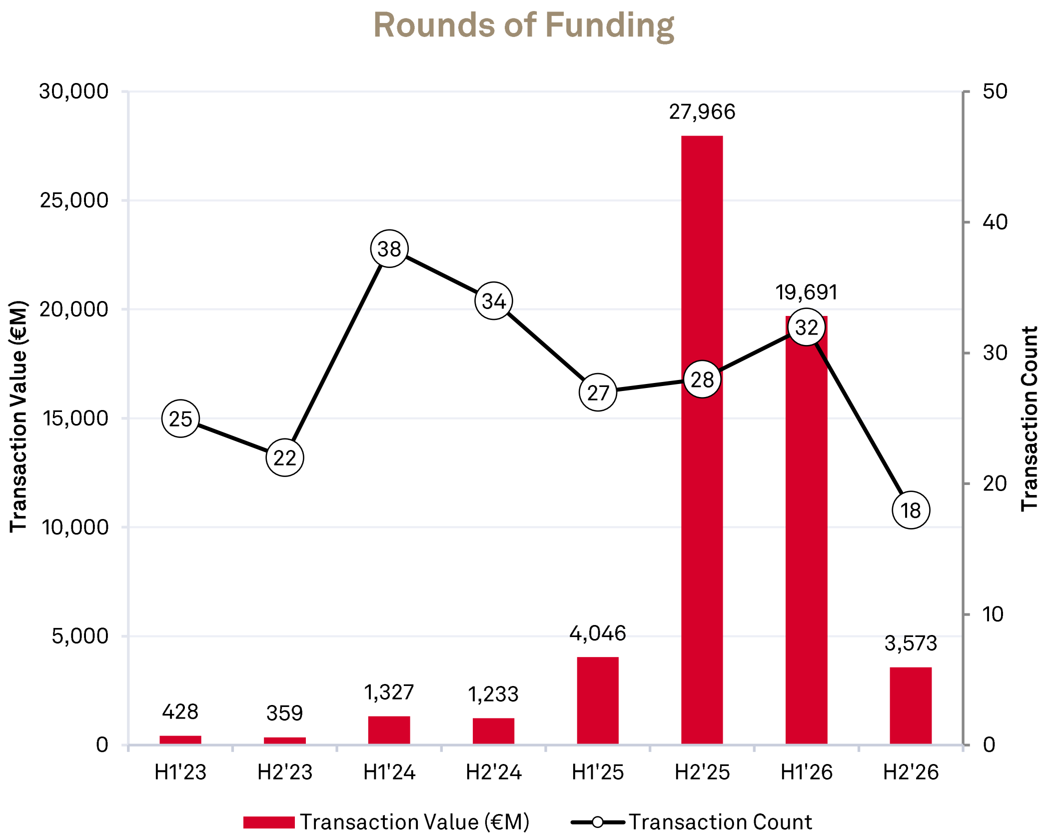
The Conversation That Wasn't Top of Mind Two Years Ago

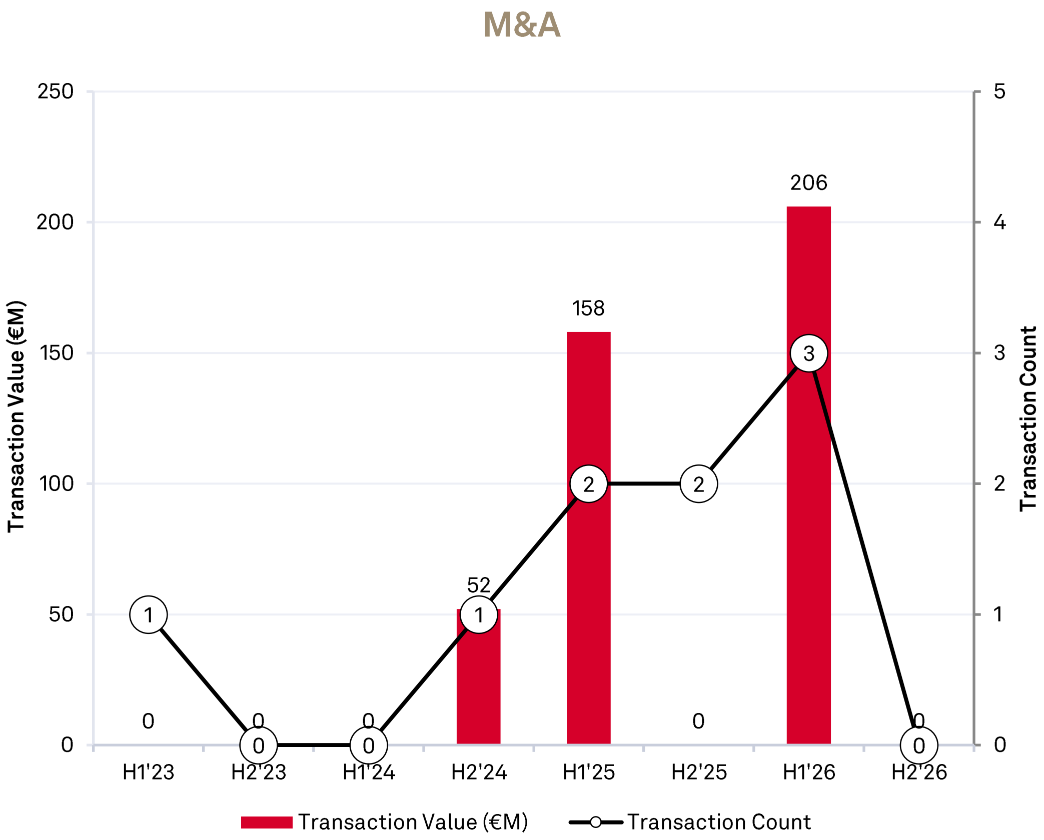
Mentions of AI in European bank conference calls, Q4 2022 – Q3 2026



Data compiled on September 16, 2026.
Number of times term was mentioned is a tally of the total number of times speakers mentioned the term and variations of that term during the call, excluding operator remarks and participant questions. The tally accounts for capitalization.
Quarters represent time periods during which calls occurred (for example, Q1 2026 earnings calls are captured in the Q2 2026 column).
The transcripts are translated into English, published with American spellings and made available via a data feed, which we used to programmatically query them.
Analysis limited to top 50 European banks by assets as of the most recent fiscal year-end, excluding Russian banks. Analysis includes earnings calls, investor days and other events.
Sources: Machine Readable Transcripts dataset; S&P Global Market Intelligence.

Funding Dwarfs M&A: Banks Are Choosing Stakes, Not Ownership





Data compiled on September 20, 2026, for transactions announced between January 1, 2023, to September 20, 2026.
Figures represent M&A and Rounds of Funding transactions wherein primary industry of buyer/investor is bank and target is tagged with Artificial Intelligence topic tag. Artificial Intelligence topic tag is associated with companies that develop AI software, AI solutions, AI platforms or provide services related to AI computing, AI research and AI techniques. This topic tag covers a wide range of AI-related technologies such as machine learning, deep learning, computer vision, natural language processing, speech recognition, pattern recognition, predictive analytics, cognitive computing and expert systems.
Terminated/withdrawn transactions are excluded. Some transactions do not have transaction value reported.
Source: Capital IQ Pro; S&P Global Market Intelligence.

Key Themes in AI Deployment

Customer-Facing Assistants

The most universal theme across the sample. AI-powered assistants now resolve routine customer queries end-to-end, answering questions, guiding transactions, even initiating purchases, while freeing staff for complex conversations.

Fraud, AML/KYC & Compliance

The use case banks most consistently flag as high-value, given data sensitivity and regulatory exposure. AI filters unusual transactions, analyses regulatory text, and speeds up anti-money-laundering reviews.

Credit Risk & Underwriting

AI is moving beyond back-office support into live lending decisions i.e., automating parts of underwriting and assessing credit risk in real time rather than just assisting analysts after the fact.

Employee Productivity & Coding

Internal-facing AI has the broadest adoption of all. Coding assistants and productivity copilots are now used by tens of thousands of engineers and staff, cutting delivery times and easing routine work.

Key pattern emerging across recent filings: **quantified financial targets.**

Filings (e.g., earnings transcripts, annual reports) of top 30 publicly listed European banks by assets were utilized to derive above themes.
Source: AI Data Portal and Capital IQ Pro; S&P Global.

The Numbers Behind the AI Deployment

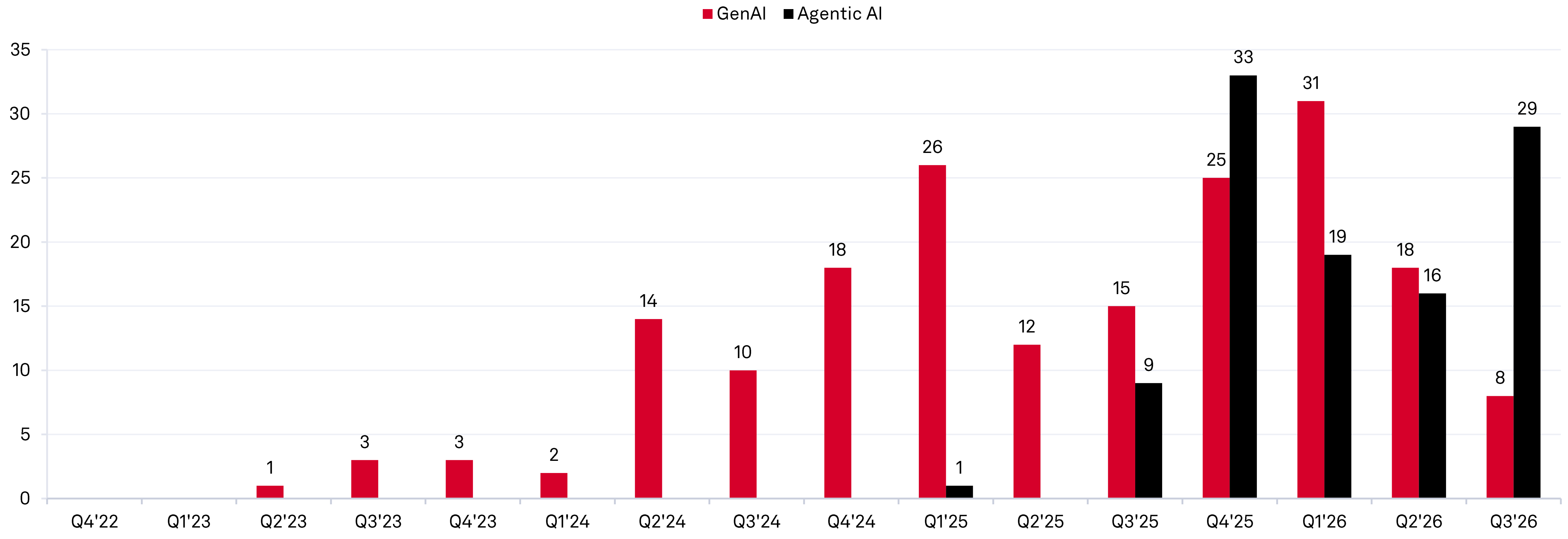
Example of major banks across select markets

Spain	United Kingdom	Belgium	France
6,000+	**85%**	**6.2M**	**€600M**
developers using coding agents, cutting delivery time & improving quality	employees enabled with AI	users in contact with the bank's AI-powered digital assistant	AI value already quantified (Q4 2025)
100+	**5x**	**2.5M+**	**€750M**
agents built for process automation	faster vulnerability patching	payments screened per day by the fraud engine	AI value targeted by end of 2026

Filings (e.g., earnings transcripts, annual reports) of top 30 publicly listed European banks by assets were utilized to derive above themes.
Source: AI Data Portal and Capital IQ Pro; S&P Global.

The Landscape Is Evolving Fast: GenAI to Agentic AI

GenAI vs. Agentic AI mentions in bank conference calls, Q4 2022 – Q3 2026



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