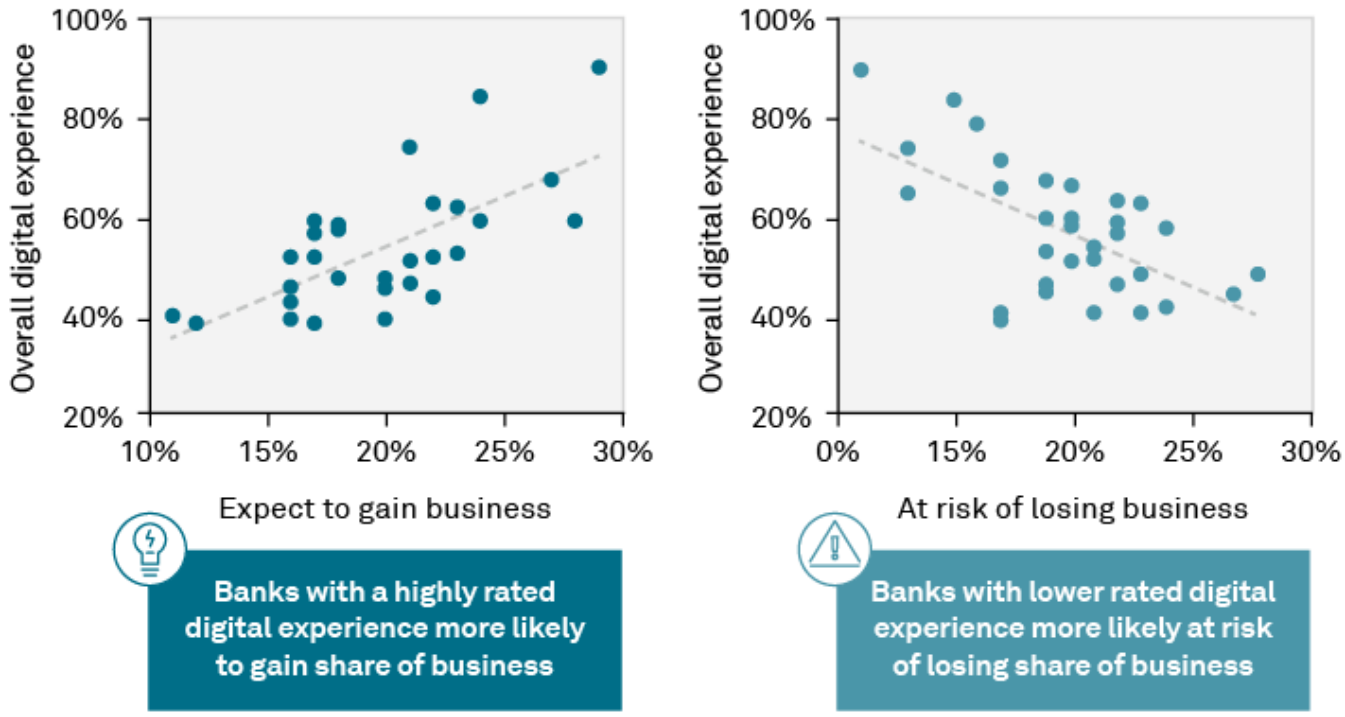
Crisil
Coalition
Greenwich

What Bankers need to know about Artificial Intelligence

April 8, 2025

It’s hard to overstate the impact artificial intelligence is having on the banking industry. Technology has already become a primary driver of business results for corporate and commercial banks and a centerpiece of client relationships. Going forward, banks’ ability to integrate AI into workflows will increasingly help determine their ability to attract and retain corporate banking clients and to maintain and grow revenues and profits.

Impact of integrating AI into workflows



Note:
Source: Coalition Greenwich 2024 Market Tracking Program (National $1MM-2B)

We believe the future of corporate and commercial banking will take the form of blended digital/RM-managed client portfolios. Pairing RMs with AI-driven portfolio and client-management tools will result in a new coverage model that radically enhances existing capabilities. AI will make bank staff more effective in their client interactions by customizing presentations, generating personalized insights and recommendations, and recommending solutions tailored to individual clients.

For banks, building these integrated digital/RM models will require sizable investments and careful integration. For bankers, one of the most critical elements for success going forward will be an openness to

adopting new AI tools and a willingness to embrace these new coverage models. In order to seize that opportunity, bankers and product managers will first need to develop a broad knowledge of how AI works, how it's evolving, and how it's being applied today in corporate banking.

The AI Evolution

In the early 2000s, banks and other companies began using an emerging technology called intelligent automation to automate low-level tasks. Soon thereafter companies in all industries began experimenting with an even more powerful technology called machine learning (ML), in which models learn from data patterns and improve their own performance over time.

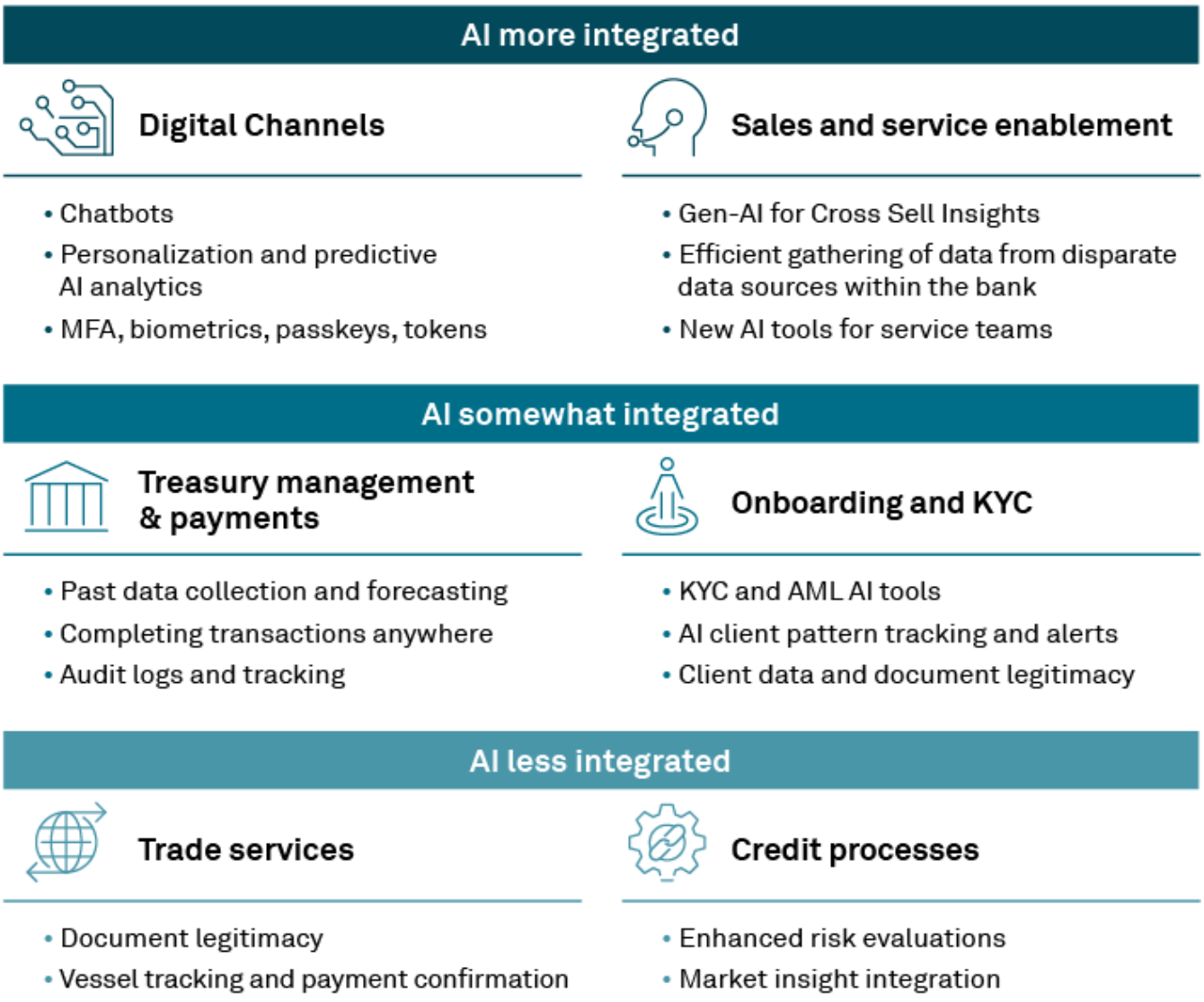
One of the most transformative moments in AI evolution came in November 2022, when OpenAI debuted ChatGPT and attracted some 100 million users in less than three months. ChatGPT is an example of generative AI, which can produce "original" content in the form of images, video, and text.

The next generation of AI is "general AI," or software that can process information and learn at a level comparable to human cognitive abilities. There is considerable debate about when general AI will arrive, with predictions ranging from a few years from now to decades in the future. In the meantime, companies are heavily investing in agentic AI, or artificial intelligence applications capable of acting autonomously to accomplish goals.

AI in Banking: Real-Life Use Cases

Throughout this evolution, banks have applied the latest technology to solve problems with real-life use cases. Through our Digital Transformation Benchmarking study, we've noticed that front-office applications have received most of the early attention and investment, as banks use AI to enhance client communications and help bankers do their jobs more effectively. The graphic below shows some of the AI use cases currently having an impact with live uses cases in bank platforms.

Impact of AI on bank platforms



Source: Coalition Greenwich

In the future, AI use cases will become more widespread and impactful. Banks, Fintechs, and Third-Party Platform Providers are already deploying servicing chatbots that instantly answer questions for clients and will eventually be capable of resolving many basic client issues autonomously.

AI will also provide the basis for more sophisticated advisory services, utilizing things like detailed analysis of merchant services data, improved Cash Flow Forecasting models, and highly advanced risk forecasting to help clients optimize balance sheets and improve business results. With widespread and impactful use of AI expected to continue to accelerate in the future, the banking industry is transforming the way they operate, interact with customers, and drive business results.

Amos Welder, Relationship Director—Corporate Commercial Banking, and Kassie Krivo, Senior Relationship Manager—Corporate Banking, are the authors of this publication.

www.greenwich.com | ContactUs@greenwich.com

Coalition Greenwich, a division of CRISIL, an S&P Global Company, is a leading global provider of strategic benchmarking, analytics and insights to the financial services industry.

We specialize in providing unique, high-value and actionable information to help our clients improve their business performance.

Our suite of analytics and insights encompass all key performance metrics and drivers: market share, revenue performance, client relationship share and quality, operational excellence, return on equity, behavioral drivers, and industry evolution.

About CRISIL

CRISIL is a leading, agile and innovative global analytics company driven by its mission of making markets function better. It is majority owned by S&P Global Inc., a leading provider of transparent and independent ratings, benchmarks, analytics, and data to the capital and commodity markets worldwide.

CRISIL is India's foremost provider of ratings, data, research, analytics, and solutions with a strong record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights and efficient solutions to over 100,000 customers through businesses that operate from India, the U.S., the U.K., Argentina, Poland, China, Hong Kong, and Singapore.

For more information, visit www.crisil.com

Disclaimer and Copyright

This Document is prepared by Crisil Coalition Greenwich, which is a part of Crisil Ltd, a company of S&P Global. All rights reserved. This Document may contain analysis of commercial data relating to revenues, productivity and headcount of financial services organisations (together with any other commercial information set out in the Document). The Document may also include statements, estimates and projections with respect to the anticipated future performance of certain companies and as to the market for those companies' products and services.

The Document does not constitute (or purport to constitute) an accurate or complete representation of past or future activities of the businesses or companies considered in it but rather is designed to only highlight the trends. This Document is not (and does not purport to be) a comprehensive Document on the financial state of any business or company. The Document represents the views of Crisil Coalition Greenwich as on the date of the Document and Crisil Coalition Greenwich has no obligation to update or change it in the light of new or additional information or changed circumstances after submission of the Document.

This Document is not (and does not purport to be) a credit assessment or investment advice and should not form basis of any lending, investment or credit decision. This Document does not constitute nor form part of an offer or invitation to subscribe for, underwrite or purchase securities in any company. Nor should this

Document, or any part of it, form the basis to be relied upon in any way in connection with any contract relating to any securities. The Document is not an investment analysis or research and is not subject to regulatory or legal obligations on the production of, or content of, investment analysis or research.

The data contained in the Document is based upon a particular bank's scope, which reflects a bank's data submission, business structure, and sales revenue Reporting methodology. As a result, any data contained in the Document may not be directly comparable to data presented to another bank. For franchise benchmarking, Crisil Coalition Greenwich has implemented equal ranking logic on aggregate results i.e., when sales revenues are within 5% of at least one competitor ahead, a tie is shown and designated by = (where actual ranks are shown). Entity level data has no equal ranking logic implemented and therefore, on occasion, the differences between rank bands can be very close mathematically.

The data in this Document may reflect the views reported to Crisil Coalition Greenwich by the research participants. Interviewees may be asked about their use of and demand for financial products and services and about investment practices in relevant financial markets. Crisil Coalition Greenwich compiles the data received, conducts statistical analysis and reviews for presentation purposes to produce the final results.

THE DOCUMENT IS COMPILED FROM SOURCES CRISIL COALITION GREENWICH BELIEVES TO BE RELIABLE. CRISIL COALITION GREENWICH DISCLAIMS ALL REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, WITH RESPECT TO THIS DOCUMENT, INCLUDING AS TO THE VALIDITY, ACCURACY, REASONABLENESS OR COMPLETENESS OF THE INFORMATION, STATEMENTS, ASSESSMENTS, ESTIMATES AND PROJECTIONS, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT. CRISIL COALITION GREENWICH ACCEPTS NO LIABILITY WHATSOEVER FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY KIND ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT.

Crisil Coalition Greenwich is a part of Crisil Ltd., a company of S&P Global. ©2026 Crisil Ltd. All rights reserved.