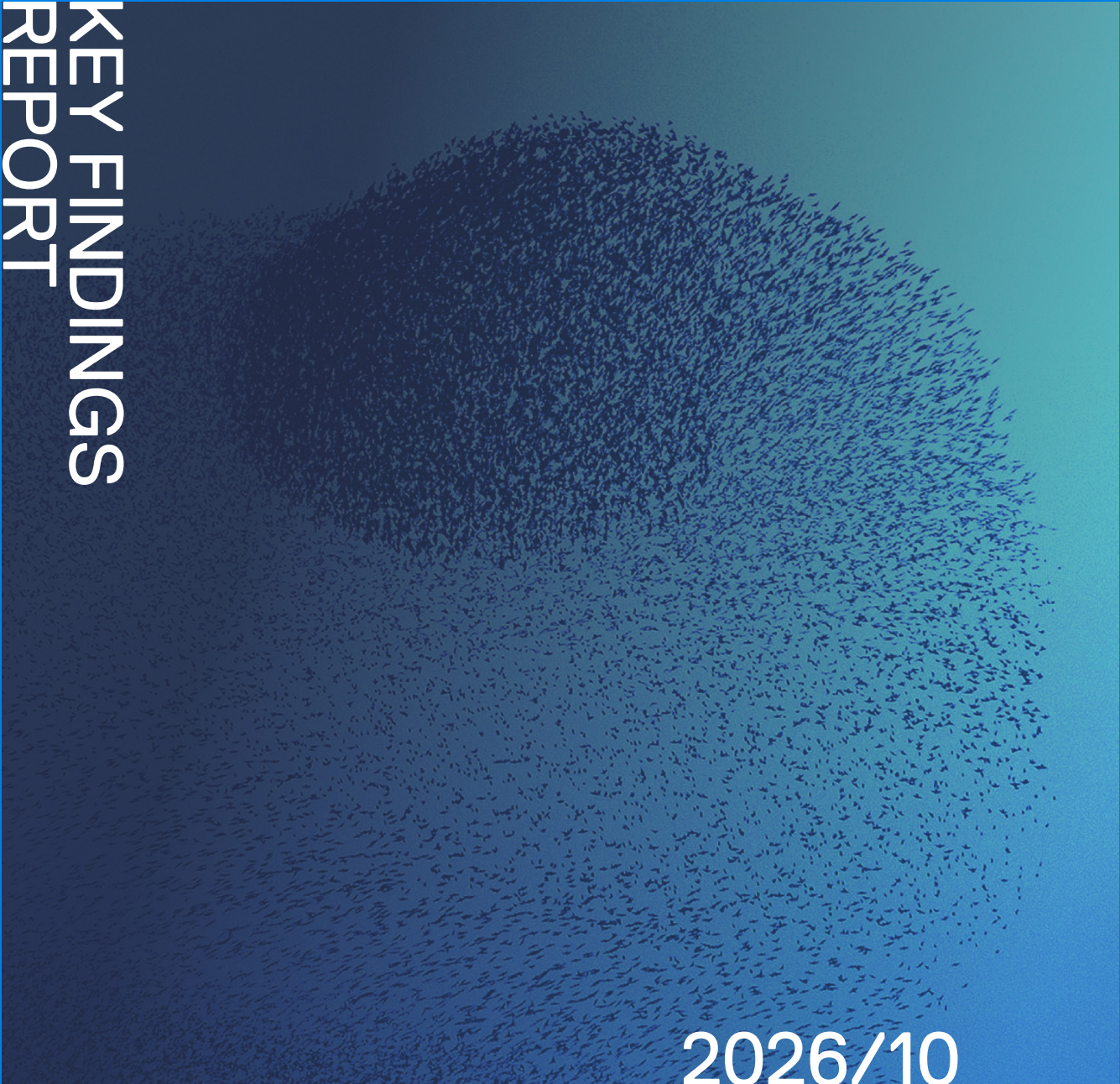


EVIDENT AI INDEX BANKS

The global standard benchmark of AI maturity

KEY FINDINGS
REPORT



2026/10

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About Evident

Evident is the leading benchmarking and intelligence platform for AI in financial services. Since our founding in 2022, we have benchmarked enterprise deployment across the sector, highlighted emerging trends, and equipped leaders with the data & insights they need to accelerate AI transformation.

Businesses worldwide are ratcheting up AI investment. Those that race ahead will outcompete their rivals on growth, productivity, and financial performance. Those that fall behind risk irrelevance in a rapidly changing marketplace. And yet, despite the high stakes, visibility into how companies are approaching AI transformation remains limited.

We believe transparency is critical to realizing the full potential of AI for commercial gain. By benchmarking performance – and showcasing best practices – we help companies transform faster and more safely, while maximizing commercial, economic, and societal opportunities.

More than 50 leading financial institutions now work with us across our public and private benchmarking products to access a clear, data-driven picture of their organization's AI maturity vs peers, and define KPIs to track AI transformation:

→ **Public Benchmarking:** Unpack your organization's standing in the Evident AI Index and identify opportunities to accelerate.

→ **Private Benchmarking:** Benchmark AI deployment, spend and returns across 400+ capability areas, to determine where your AI deployment stands today and where to focus investment next.

In addition to Benchmarking, we offer:

→ **Intelligence:** [research reports and data trackers](#) covering the latest sector-wide trends. Our research provides members with timely, in-depth analysis of AI adoption, investment and innovation across financial services.

→ **Community:** [exclusive events and roundtables](#) for senior AI leaders to connect with peers and share insights, including our flagship annual gathering – the [Evident AI Symposium](#) – taking place in October 2026 in New York City.

To learn more about how your organization can work with Evident, [get in touch](#) with our team.

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The [Evident AI Index](#) is the global standard benchmark of AI maturity for financial services. Since its launch in January 2023, it has become the most comprehensive and trusted benchmark of its kind, and now covers 175+ financial institutions, including [banks](#), [insurers](#), [payment networks](#) and [processors](#), and [asset managers](#) (launching November 2026).

At the heart of the Evident AI Index is independence. Its methodology relies exclusively on publicly available data. This “outside-in” approach enables us to build a more complete and comparable assessment of corporate AI maturity than survey-based approaches offer.

Now in its 5th iteration, the Evident AI Index methodology remains centred on four critical pillars of AI capability: *Talent*, *Innovation*, *Leadership*, and *Transparency* (see details below).

As AI capabilities have shifted from experimentation to production, we have included a new assessment criteria. Key enhancements include:

SUB-PILLAR	NEW OR REVISED INDICATOR
Talent Capability	Enablement talent added as a new capability area
Talent Development	Metrics added assessing uptake of AI training, for both technical and general upskilling initiatives
Research	Expanded list of AI research conferences to cover regional events
Ventures	Introduced metrics capturing strategic investments through multi-round participation
AI Narrative > Outcomes	Assessed bank General Productivity and Developer Productivity tool with respect to: rollout, adaptation, usage, and impact
AI Narrative > Outcomes	Assessed individual AI use cases in terms of report Impact (intended effect) x Scale (size of effect)
AI Narrative > Outcomes	Introduced assessment of frequency and quality of aggregate returns reporting
RAI Talent	Removed indicators that have become “table stakes” (e.g. Senior RAI leader & AI Controls roles)
RAI Innovation	Metric added to assess technical control mechanisms at the use-case level; Added assessment of AI governance committee reporting lines

Several new focus areas allow us to not only enhance the underlying benchmark, but to test, iterate, and socialize new metrics that will underpin a fifth pillar (**Outcomes**) in 2027.



Talent | Measures the number and density of AI & Data employees working at each bank; as well as the visible initiatives underway to hire, retain, and develop leading AI talent.

→ **Talent Capability:** The volume and density of employees working across the AI and data lifecycle. This includes analysis of 50 job titles working across six foundational capability areas: AI Development, Data Engineering, AI Model Risk, AI Software Implementation, AI Product Management, and AI Enablement.

→ **Talent Development:** The breadth of initiatives banks are deploying to attract, retain, and develop leading AI talent, as well as upskill the rest of the organization..



Innovation | Measures a bank's long-term investment in AI innovation, extending to AI-focused research and patents; AI-focused investments and acquisitions; as well as engagement with the open source ecosystem.

→ **Research & Patents:** The volume and caliber of the bank's AI research output and talent; participation at and sponsorship of leading academic conferences; partnerships with academic institutions, as well as investment in and relevance of AI-focused patents.

→ **Ventures:** The number of investments and acquisitions of AI and Data/Tech-focused companies.

→ **Open Source:** The bank's overall engagement with the open source ecosystem, including direct contributions to leading code repositories and participation in open source projects and workings.



Leadership | Measures the AI focus of the bank's external communications, composition of the executive leadership team, and assessment of reported outcomes from AI activities.

→ **AI Narrative:** The bank's group-level AI narrative found across direct channels (press releases, LinkedIn, and investor relations materials). The bank reported outcomes from AI use cases, as well as how they ladder up ROI across all AI activities at the group-level.

→ **Executive Positioning:** The composition of the bank's executive leadership team, and strategic focus on AI found across external communication channels.

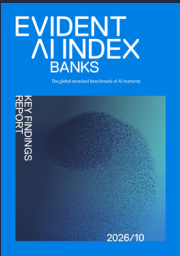


Transparency | Measures the extent to which banks are focusing on Responsible AI (RAI), as evidenced by the publication of internal processes, establishment of key partnerships, hiring of dedicated RAI talent, and promotion of RAI principles.

→ **RAI Talent:** The presence and scale of internal RAI talent, as well as AI specialists posted across the first, second, and third lines of defense (Operations, Risk & Compliance, and Audit functions).

→ **RAI Innovation:** The extent to which banks are publicly communicating a wide range of RAI activities, such as documenting the operationalization of AI principles and implementation of reciprocal AI controls.

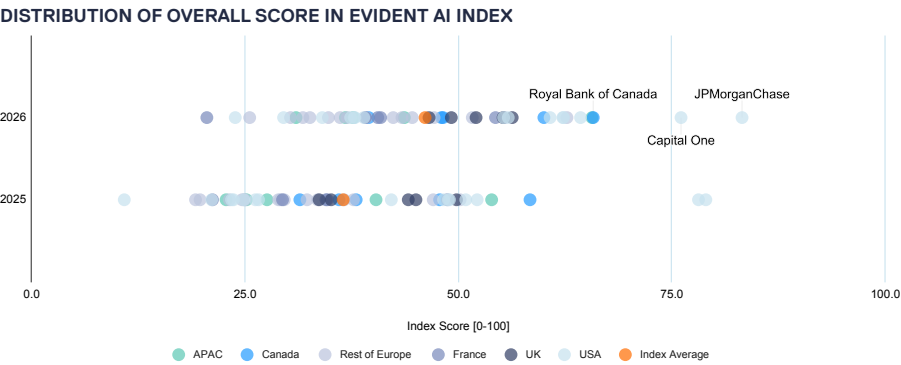
→ **RAI Leadership:** Evidence of established RAI partnerships, adaptation of risk management frameworks, and assessment of tangible outputs including RAI-specific research, case studies, and use cases.



The Evident AI Index assesses the various approaches banks are taking towards AI readiness. The October 2026 Index covers 50 of the largest banks in North America, Europe, and Asia. Each bank is assessed on 70+ individual indicators drawn from millions of publicly available data points specific to four pillars: Talent, Innovation, Leadership, and Transparency.

JPMorganChase	1	-	2	-	2	↓ 1	1	-	1	-
Capital One	2	-	1	-	1	↑ 1	40	↓ 20	18	↓ 1
Royal Bank of Canada	3	-	8	↑ 4	5	↓ 2	2	↑ 1	3	-
CommBank	4	-	3	↑ 1	11	↑ 2	5	↓ 1	2	-
Wells Fargo	5	↑ 1	6	-	6	↓ 1	29	↑ 11	7	↑ 7
UBS	6	↑ 1	4	↓ 1	17	↑ 8	9	↓ 2	4	-
Bank of America	7	↑ 3	7	↑ 3	8	↓ 1	17	↓ 5	13	↑ 11
Citigroup	8	↑ 4	5	-	3	↑ 3	42	↓ 16	19	↑ 11
Morgan Stanley	9	↓ 4	16	↓ 3	4	-	13	↓ 4	8	↑ 13
TD Bank	10	↑ 3	9	↑ 2	9	↑ 1	11	↑ 8	5	↑ 10
HSBC	11	↓ 3	14	-	10	↓ 2	23	↓ 8	11	↓ 5
Goldman Sachs	12	↓ 3	19	↓ 12	7	↑ 2	21	↓ 3	20	↑ 3
BBVA	13	↑ 1	12	↓ 3	16	↓ 4	4	↑ 7	21	↓ 1
BNY	14	↑ 3	17	↑ 3	12	↑ 6	15	↓ 1	9	-
Lloyds Banking Group	15	-	10	↑ 6	27	↓ 12	6	↑ 7	6	↓ 1
BNP Paribas	16	↓ 5	11	↓ 3	13	↓ 2	18	↓ 10	26	↓ 1
NatWest	17	↓ 1	20	↓ 2	21	↓ 1	14	↓ 8	10	-
Santander	18	↑ 3	18	↑ 7	22	↑ 8	3	↑ 2	28	↑ 7
Barclays	19	↑ 4	15	↑ 2	19	↑ 4	32	↑ 15	29	↓ 10
Bank of Montreal	20	↓ 1	26	-	15	↑ 1	31	↓ 6	14	↓ 1
CIBC	21	↑ 1	22	↑ 10	28	↓ 2	8	↑ 9	17	↓ 6
ING	22	↓ 2	13	↑ 2	32	↓ 4	24	↓ 1	33	-
Standard Chartered	23	↑ 3	30	↑ 3	18	↑ 3	20	↑ 16	23	↓ 15
Deutsche Bank	24	↑ 4	21	↑ 6	23	↓ 6	34	↑ 7	30	↓ 3
DBS	25	↓ 7	27	↓ 4	37	↑ 3	16	↓ 14	15	↓ 3
Rabobank	26	↑ 4	29	↓ 7	26	↑ 8	27	↑ 16	36	↑ 1
Intesa Sanpaolo	27	-	44	-	14	-	25	↓ 3	27	↓ 11
Société Générale	28	↓ 4	25	↓ 1	35	↓ 2	28	↓ 12	41	↓ 13
Crédit Agricole	29	↑ 2	41	↓ 11	25	↓ 1	26	↑ 2	31	↑ 16
Scotiabank	30	↓ 1	23	↑ 5	42	↑ 2	43	↓ 12	12	↓ 5
Danske Bank	31	↑ 2	28	↓ 7	50	↓ 3	19	↑ 13	24	↑ 15
Groupe BPCE	32	↓ 7	40	↓ 11	29	-	35	↓ 14	22	↓ 4
US Bank	33	↑ 7	31	↑ 6	24	↑ 7	45	↑ 1	35	↓ 4
Truist Bank	34	↑ 2	42	↓ 1	20	↓ 1	39	↑ 3	39	↑ 4
Charles Schwab	35	-	33	↑ 6	30	↑ 2	38	↓ 8	45	↓ 4
Westpac	36	↑ 9	38	↑ 4	39	↑ 2	12	↑ 23	38	-
PNC Financial	37	↑ 5	39	↓ 5	31	↑ 6	37	↑ 12	34	↓ 8
ABN AMRO	38	↓ 6	24	↓ 5	47	↓ 12	22	↑ 23	49	↓ 3
NAB	39	↓ 5	36	↑ 2	48	↓ 3	7	↑ 17	42	↓ 20
CaixaBank	40	↑ 1	46	-	46	↑ 3	10	-	16	↑ 24
Raiffeisen Bank Intl	41	↓ 2	32	↓ 1	43	↑ 5	33	↑ 4	46	↓ 10
State Street	42	↑ 1	45	-	33	↑ 3	30	↑ 9	44	↓ 10
Nordea	43	↑ 6	35	↑ 8	40	↑ 6	46	↓ 2	37	↑ 7
Commerzbank	44	↓ 6	43	↓ 3	49	↓ 10	36	↓ 9	25	↑ 17
ANZ	45	↓ 8	34	↑ 2	45	↓ 7	44	↓ 6	50	↓ 21
UniCredit	46	↓ 2	49	↓ 1	34	↓ 7	41	↓ 12	32	↑ 13
Citizens Financial	47	-	37	↓ 2	41	↑ 9	48	↓ 15	47	↑ 2
KBC	48	-	48	↓ 1	44	↓ 2	47	↓ 13	40	↑ 8
First Citizens	49	↑ 1	47	↑ 3	38	↑ 5	50	-	48	↑ 2
Crédit Mutuel	50	↓ 4	50	↓ 1	36	↓ 14	49	↓ 1	43	↓ 11

1 RAPID ACCELERATION
The pace of AI deployment across the banking sector has accelerated more dramatically in the past 12 months than at any point since the launch of the Evident AI Index in 2023. The average bank score jumped 26% (+9.6 points) – nearly 3x higher than the moving average observed over 2023-2025.



2025-2026, n=50 banks

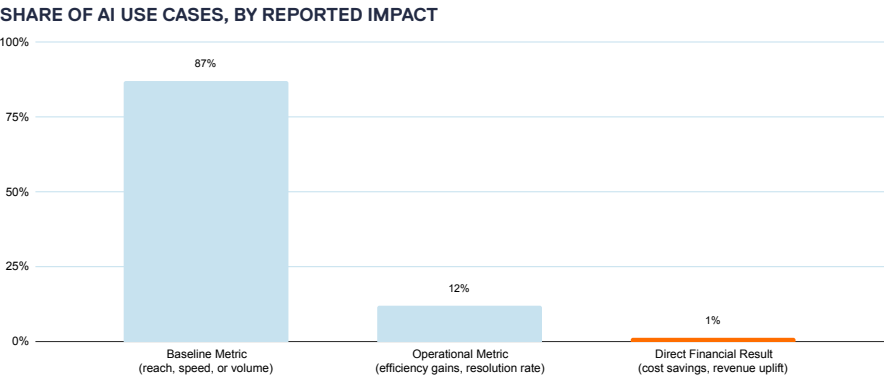
2 WINNERS CIRCLE
The leaders in the Evident AI Index have remained remarkably consistent over the past four years. All of this year’s top performers have placed in the top-10 at least once before, six have done so every year, and the top-3 perennial leaders (JPMorganChase, Capital One, and RBC) remain undisputed.

TOP-10 BANKS: CHANGE IN RANK POSITION

BANK	REGION	2023	2024	2025	2026
JPMorganChase	USA	1	1	1	1
Capital One	USA	2	2	2	2
Royal Bank of Canada	Canada	3	3	3	3
CommBank	APAC	6	5	4	4
Wells Fargo	USA	4	4	6	5
UBS	Europe	5	6	7	6
Bank of America	USA	15	15	10	7
Citigroup	USA	9	8	12	8
Morgan Stanley	USA	17	10	5	9
TD Bank	Canada	11	9	13	10

2023-2026

3 MEASURABLE RESULTS REMAIN UNDER-REPORTED (AT LARGE)
While measurable impact from general productivity tools is becoming more widespread, reported outcomes from individual use cases continue to lag. Only 12% report impact metrics in terms of operational KPIs (e.g. efficiency gains). And barely 1% disclose direct financial results (e.g. cost savings).



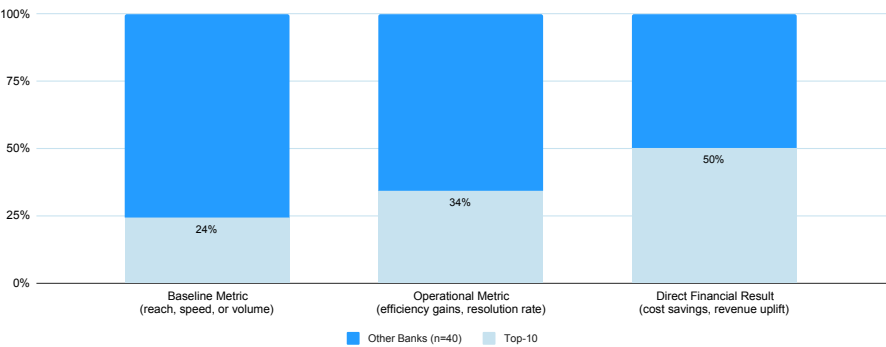
2021-2026 YTD, n=1,107 use cases with reported outcomes

4

LEADERS DEMONSTRATE MORE TANGIBLE IMPACT

The top-10 banks are reporting more (and better) outcomes from AI use cases. These banks are responsible for 25% of AI use cases that include impact claims, but demonstrate a higher share of use cases documenting operational metrics (34%) or a direct financial result (50%).

TOP-10 BANK: SHARE OF AI USE CASES, BY REPORTED IMPACT METRIC



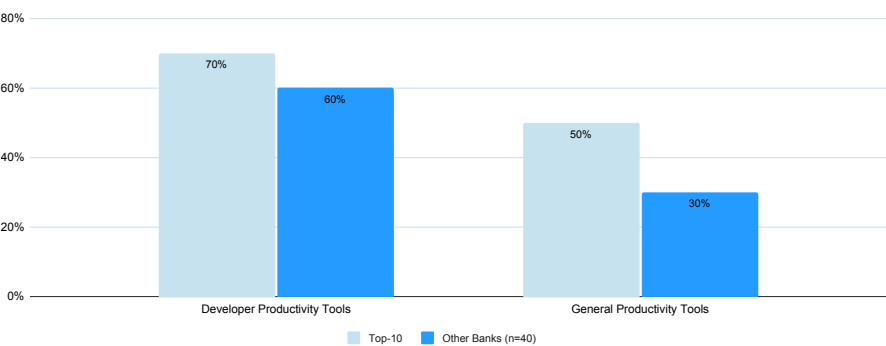
2021-2026 YTD, n=1,107 use cases with reported outcomes

5

LEADERS MAINTAIN AN EDGE IN PRODUCTIVITY COPILOTS (FOR NOW)

Over the past two years, we have observed the rapid rollout of productivity tools catering to both developers and front-office workers. While the spread of reported outcomes from Developer tools is narrowing, established leaders are still reporting greater impact from General Productivity copilots – owing to more robust training, reusable prompts, data integration, as well as mechanisms to identify and scale employee best practices.

SHARE OF PRODUCTIVITY TOOL ROLLOUTS DISCLOSING OPERATIONAL METRICS



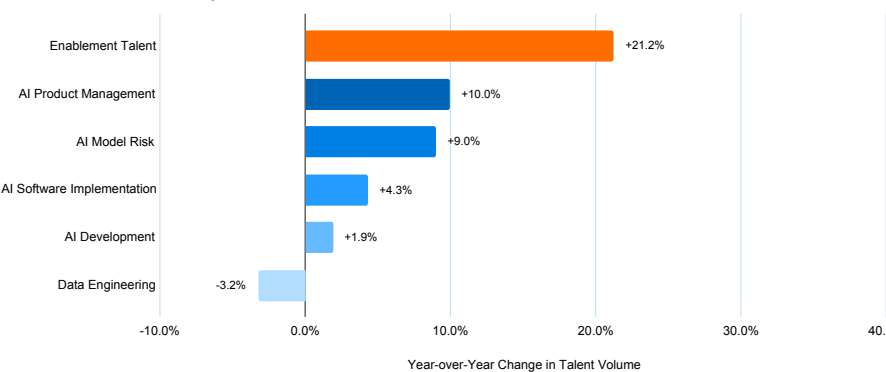
October 2026, Top-10 Banks vs. Wider Index

6

AI TALENT SHIFT TO THE FRONT LINES

The fastest growing clusters of talent are found in capability areas required to industrialize AI applications. AI Model Risk, Product Management, and especially, AI Enablement roles are rapidly expanding as banks invest in the people needed to accelerate deployment, redesign workflows, manage increasingly complex risks, and ensure AI investments translate into measurable impact.

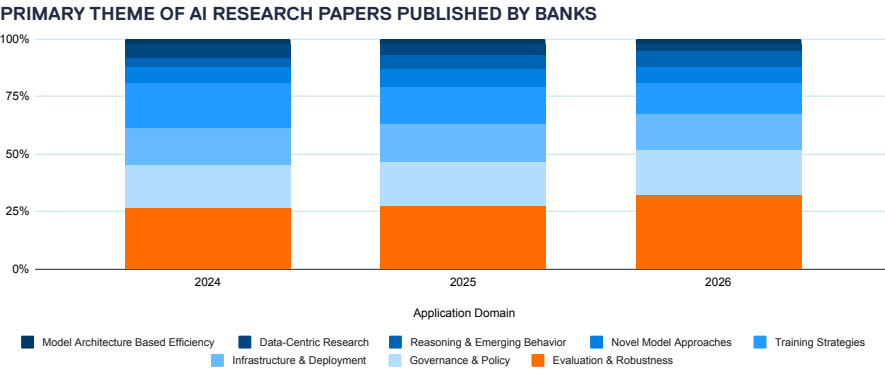
GROWTH OF AI TALENT, BY CAPABILITY AREA



October 2025-2026, n=127k employees

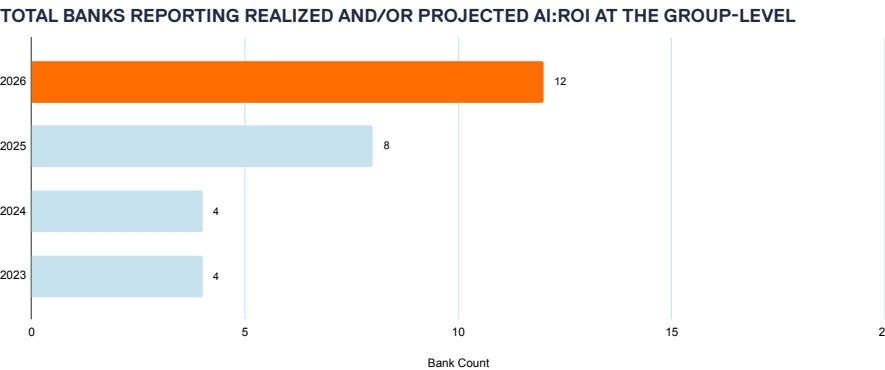
7 SUNSET ON “BLUE SKY” RESEARCH
Research remains central to how banks build AI capability, but its purpose has shifted considerably. Among the leading research banks, work focused on Evaluation & Research has risen from under a quarter to a third of published research papers within the past 24 months. This work sits at the intersection of AI performance, controls, and costs – helping institutions determine the best model fit for each discrete task.

2024 - 2026 YTD, n=3,174 papers



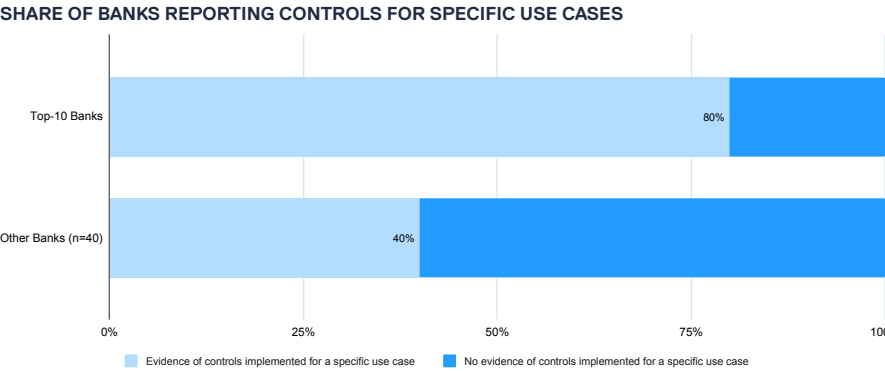
8 ROI AMBITIONS ON THE RISE
Reporting of realized or projected AI:ROI at the Group-level has continued to expand, but is far from becoming the status quo. At present, 12 banks reported a realized or projected return across AI activities (up from 8 banks last year). Among the top-10 performers, both CommBank and TD Bank set their first such targets this year.

October 2026, n=50 banks



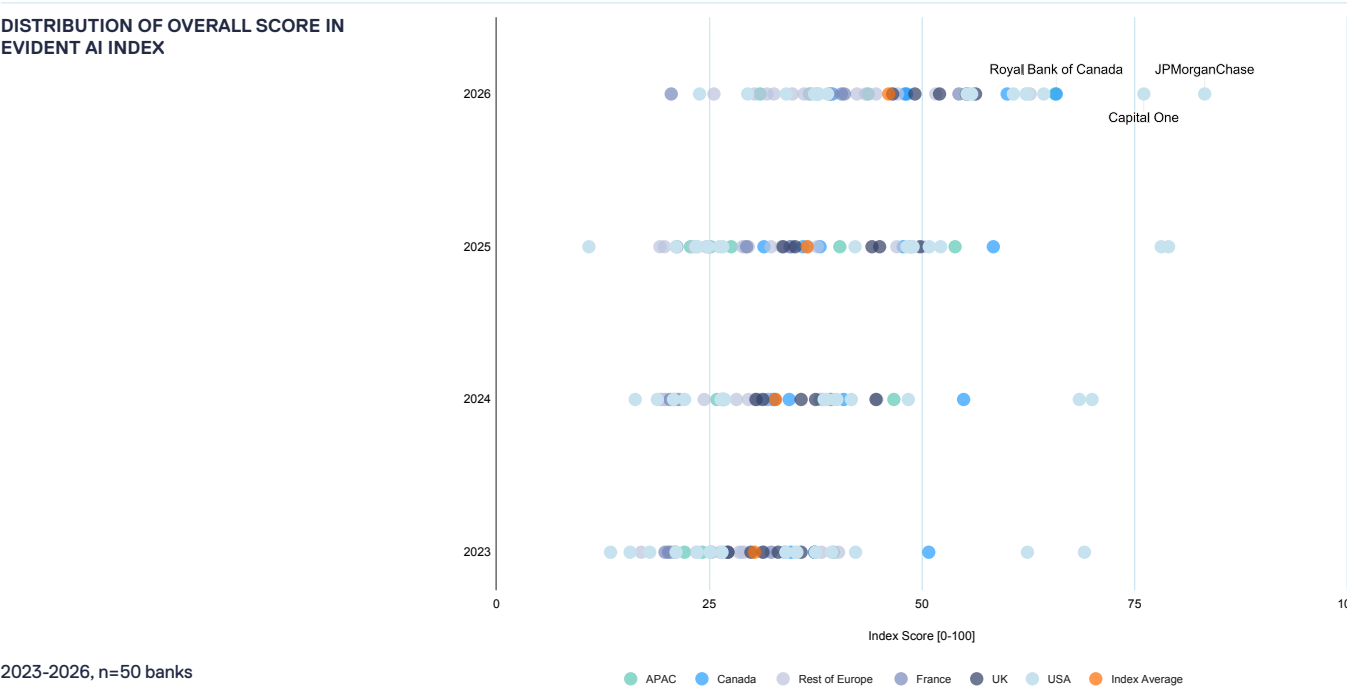
9 AI CONTROLS: HAVES AND HAVE-NOTS
In tandem with use case proliferation, advances in agentic AI are driving investment in automated guardrails and post-deployment monitoring. While sophisticated control mechanisms have emerged, they remain the hallmark of leading banks (80% adoption) – leaving a significant gap for the rest of the industry (40% adoption).

October 2026, n=50 banks



Over the past four years, banks have progressed from defining their AI strategies, to building the capabilities required to enable AI (i.e. talent, research, platforms, partnerships, and governance), to systematically deploying AI across the enterprise.

With that foundation largely in place, the pace of AI deployment across the banking sector has accelerated more dramatically in the past 12 months than at any point since the launch of the Evident AI Index in 2023. Year-over-year, the score of the average bank in the rankings jumped 26% (+9.6 points) – nearly 3x higher than the moving average observed between 2023 and 2025.



YEAR	INDEX AVERAGE	ABS CHANGE	% CHANGE
2023	30.3 points	n/a	n/a
2024	32.8 points	+2.5 points	8%
2025	36.5 points	+3.7 points	11%
2026	46.1 points	+9.6 points	26%

Despite acceleration, banks at the top of the Index have remained largely consistent

Across each annual ranking, the top-10 performing banks in the Index have remained remarkably consistent. Each of these banks have placed in the top-10 across multiple years, six have done so in every year of assessment, and the top-3 have proved unassailable. To date, only four other banks have entered (and exited) this tight-knit winner's circle.

Top-10 Banks: Change in Rank Position
2023-2026

BANK	REGION	2023	2024	2025	2026
JPMorganChase	USA	1	1	1	1
Capital One	USA	2	2	2	2
Royal Bank of Canada	Canada	3	3	3	3
CommBank	APAC	6	5	4	4
Wells Fargo	USA	4	4	6	5
UBS	Europe	5	6	7	6
Bank of America	USA	15	15	10	7
Citigroup	USA	9	8	12	8
Morgan Stanley	USA	17	10	5	9
TD Bank	Canada	11	9	13	10

In theory, catching up should be getting easier. As AI tools become more accessible and best practices more established, lagging banks have more opportunities to make incremental gains. But the top-10 banks are giving their peers little room to close the gap. Their scores continue to improve at the same pace as the wider Index, even from a much higher starting point.

At the same time, the differences within the top-10 are narrowing. Year-over-year, the performance gap separating the #1 bank from the #10 bank compressed by 25%. Leaders are remaining more consistent with one another, while becoming increasingly distinct from the rest of the industry. They are also more homogeneous in terms of geography, with 8 of the top-10 banks headquartered in North America (up from 6 banks in the 2023 results).

This persistent performance gap merits closer scrutiny. *What is it about the top-10 banks that distinguishes them? How are Index leaders turning years of investment in AI foundations into repeatable, enterprise-wide impact?*

Pulling back, it is clear that while their strategies, technology stacks, and operating models differ, established leaders are increasingly bound by five common hallmarks.

#1 Moving from experimentation to industrialization of AI

Banks initially concentrated deployment among their most technical users through Developer Productivity tools, where AI could accelerate coding, testing, documentation, and software delivery. Next, they expanded AI access through General Productivity tools (e.g. copilots, enterprise assistants, knowledge retrieval tools, etc.) capable of supporting wider segments of the workforce.

Broad access has effectively created thousands of small laboratories, as employees discover where AI can remove friction, automate repetitive work, or improve decision-making. Leading banks are actively separating the most promising experiments from the long tail – identifying tools and patterns with utility beyond the teams that created them, while prioritizing those capable of delivering the greatest cumulative impact. The best candidates are then standardized, hardened, and redeployed across teams and functions, converting distributed know-how into consistent, reusable “intelligence capital.”

The emergence of agentic capabilities should accelerate this process further. Rather than simply assisting employees with individual tasks, general-purpose tools are increasingly capable of applying accumulated know-how to execute more complex, end-to-end workflows. AI is not simply being deployed faster across leading banks – it is infusing workflows with the institutional memory required to enhance work products and outputs.

#2 Attacking the “Big Rocks” while pushing the “Frontier”

The greatest potential impact of AI is found deep within the organization, trapped within its core business problems – from credit underwriting and fraud investigations to customer servicing or onboarding. Changing these areas is significantly more cumbersome, but also offers a clearer pathway from AI adoption to operational transformation.

At present, the comparative depth of use case deployment suggests established leaders are also pulling ahead here. On average, the top-10 banks demonstrate twice as many use cases per application area (e.g. Customer Engagement & Analytics, Trading & Investment Insights, Operations, Risk Management, and Engineer & Developer Augmentation). In comparison, the wider field frequently finds itself siloed in a prioritized handful of focus areas.

Leaders are pursuing two opportunity areas simultaneously. “Big Rocks” are large, economically significant processes (e.g. KYC, mortgages, servicing, financial crime, client advisory), where even incremental improvements can compound across substantial cost or revenue pools. Meanwhile, “Frontier” applications push beyond existing workflows, combining proprietary data, predictive intelligence, GenAI, and agents to reason, decide, and increasingly orchestrate actions.

Mature banks do not have to choose between efficiency and reinvention. Their accumulated talent, infrastructure, governance, and research capabilities allow them to transform today’s largest processes while experimenting with how banking could work tomorrow.

#3 Measuring and delivering impact . . . relentlessly

As access to AI has become ubiquitous, the central question facing banks is shifting from inputs to outputs.

Leaders are now not only focused on where capabilities have been built, how many employees have access, or how many use cases have been launched – but where AI is measurably changing how work gets done and whether those improvements translate into durable business value. Adoption, queries, and application launches all measure diffusion – whereas operational metrics (e.g. processing times, conversion, losses avoided, throughput, capacity) show whether AI is actually changing how the business performs.

While most use cases continue to lack robust metrics of impact, measurable impact from both Developer and General Productivity tools is becoming widespread across the sector. Over 60% of banks now disclose operational impact metrics from Developer Productivity tools and nearly 35% from General-Purpose Productivity tools.

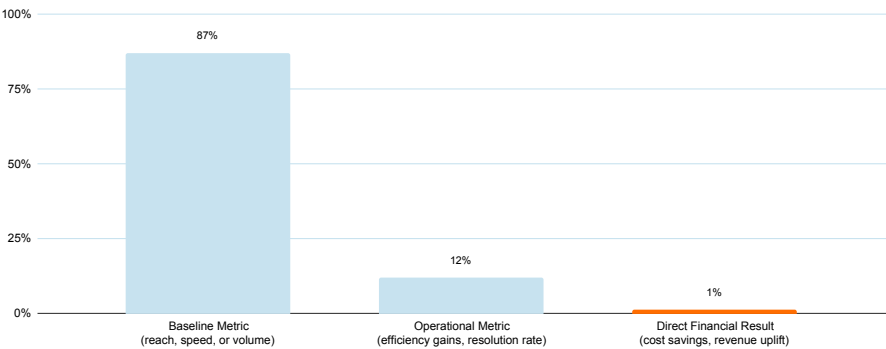
However, these operational gains do not necessarily translate directly into financial returns. In most cases, the capacity released by AI does not lead to headcount reductions. Instead, it is reinvested. Employees spend less time on routine tasks and redirect that capacity toward higher-value work. As a result, productivity tools can demonstrate substantial efficiency gains while their financial impact remains indirect, appearing through greater organizational capacity and output rather than immediately measurable cost savings.

What differentiates the leaders is their ability to deliver – and then measure – the financial impact of AI applications. Over the past five years, the 50 banks in the Evident AI Index disclosed over 1,100 use cases that include some form of impact metric. Of these, 87% only included a “baseline” metric. For example, a count of how many employees had access to a tool, how many documents the tool handled, or a qualitative claim that the tool made things faster / cheaper / better. But no real indication of what that impact meant for the business.

Only 12% of these use cases shared a meaningful operational KPI (e.g. time saved, resolution rates, automation rates, propensity rates, etc.). And barely 1% identified a direct financial result. The industry has become increasingly better at demonstrating operational impact, but proving that impact on the P&L remains an emerging discipline.

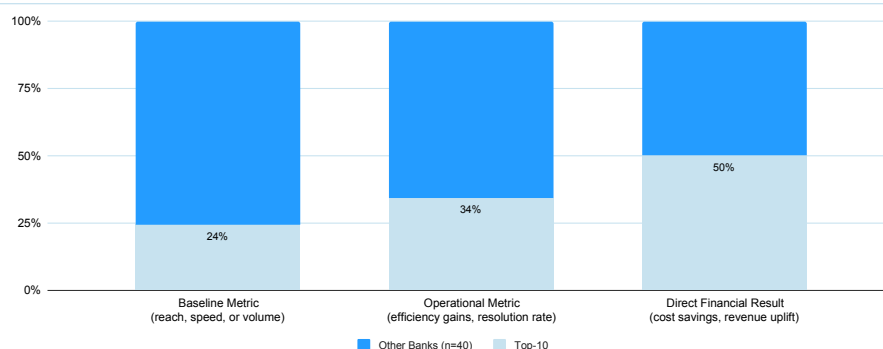
SHARE OF AI USE CASES, BY REPORTED IMPACT

2021-2026 YTD, n=1,107 use cases with reported outcomes



While the top-10 banks account for 25% of all AI use cases with a reported impact metric, they drive 34% of use cases disclosed with operational metrics and 50% of use cases producing a direct financial result.

TOP-10 BANKS VS. WIDER INDEX: SHARE OF
USE CASES, BY REPORTED IMPACT



2021-2026 YTD, n=1, 107 use cases
with reported outcomes

The ultimate measure of AI maturity is therefore not how much AI a bank deploys, but how consistently it can turn deployment into durable operational and financial value. This is where current leaders excel.

#4 Building the harness once, reusing it on-demand

As frontier models become more interchangeable, differentiation is shifting toward the “harness” around the model: proprietary data, integrations, tools, permissions, evaluations, controls, and orchestration. Leading banks are building flexible architectures that allow these components to be reused across applications, rather than rebuilt for every use case.

That flexibility creates optionality and supports cost discipline. Applications can be de-coupled from any single model, allowing banks to swap providers as capabilities and economics change, or route individual tasks to different models based on their complexity, latency, risk, and cost requirements. This becomes increasingly important as AI scales, as small differences in inference cost can become material when multiplied across millions of employee queries, customer interactions, and automated workflows.

This is where model routing comes into play. Rather than defaulting every task to the most capable – and expensive – model, banks can reserve frontier models for tasks requiring advanced reasoning, while directing established queries to older models, and high-volume workloads to smaller or proprietary models where speed and unit economics matter more. Every deployment can therefore make the next one faster, cheaper, and easier to govern.

#5 Shifting focus from enablers to accelerants

Increasingly, the measure of AI maturity is not simply how much a bank has built, but how quickly it can compound those investments across the wider organization.

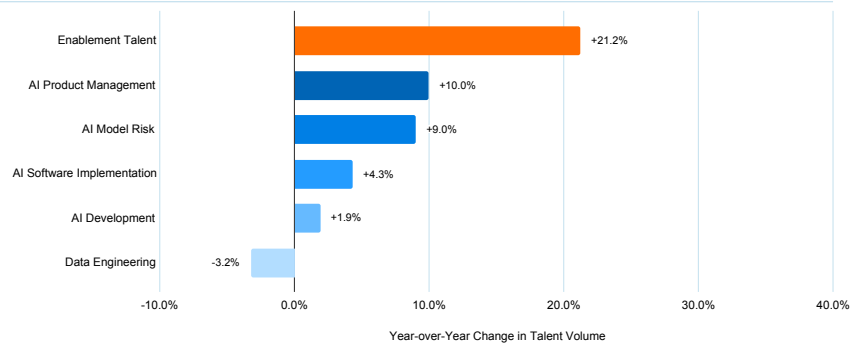
To speed up scaling, the focus of established leaders is shifting from the “enablers” of AI strategy to the “accelerants” of AI deployment. Specifically, we observe a phased shift in terms of: (1) talent mix; (2) research focus; and (3) prioritization of AI controls – each a means of ensuring the efforts profiled above avoid potential speedbumps ahead.

AI talent is shifting from building the foundations for AI to enabling the ultimate users of AI platforms and services. To that end, the fastest-growing talent pools are increasingly those sitting between technical capability and the business.

AI Enablement roles are expanding particularly rapidly, alongside AI Product Management and Model Risk – a result of banks investing in the people who can identify valuable applications, redesign workflows, drive adoption, and move AI safely into production. Meanwhile, growth in Data Engineering is pulling back, AI Development is expanding more slowly, and Software Implementation is moderating as large-scale deployments of copilots and developer tools reach critical mass.

CHANGE IN AI TALENT VOLUME, BY
CAPABILITY AREA

October 2025-2026, n=127k
employees



Crucially, this does not imply that technical talent is becoming redundant. Among the ten banks adding the most AI talent, Development and Enablement make up a comparable share of new hires (35% and 28%, respectively). As such, leading institutions demonstrably invest across “Builders” and “Enablers” simultaneously. As employees become capable of creating prototypes and lightweight agents themselves, specialist talent increasingly performs the harder task of converting that experimentation into secure, reusable, and production-grade capabilities.

AI Research is becoming even more applied – shifting from exploring the frontier toward resolving the practical barriers to AI deployment.

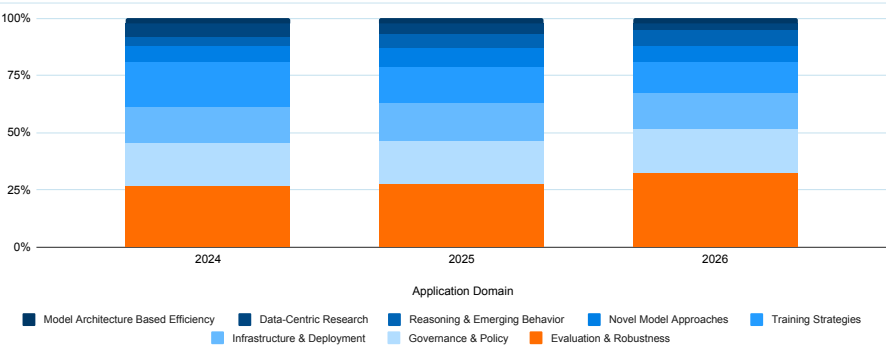
That transition was already visible in 2025, as leading banks built out applied research teams and directed them toward problems encountered in production rather than foundational model development for its own sake. In 2026, the emphasis has moved further downstream. Evaluation & Robustness is now the clearest area of growth, accounting for roughly a third of papers published so far this year – with Capital One and JPMorganChase the largest contributors, alongside TD Bank, RBC, and Intesa Sanpaolo. The focus is increasingly on determining whether models are accurate, reliable, interpretable, and robust enough to perform specific tasks in a banking environment.

That shift is beginning to cannibalize more traditional areas of “pure” AI research. As Evaluation has gained share, Infrastructure & Deployment, Novel Model Approaches, and especially Data-Centric Research have all become relatively less prominent. This suggests banks are spending less research capacity inventing new technical approaches and more on proving that existing capabilities can work safely and reliably in practice.

The emerging division of labor is pragmatic. Banks can increasingly consume advances from frontier laboratories while concentrating proprietary research on the problems those labs cannot solve for them – evaluating models against bank-specific data, workflows, risks, and controls. The potential exception remains structured and transactional data, where decades of proprietary payments, defaults and customer behavior still provide scope for differentiated research in areas such as fraud, credit, pricing and risk.

PRIMARY THEME OF AI RESEARCH PAPERS
PUBLISHED BY BANKS

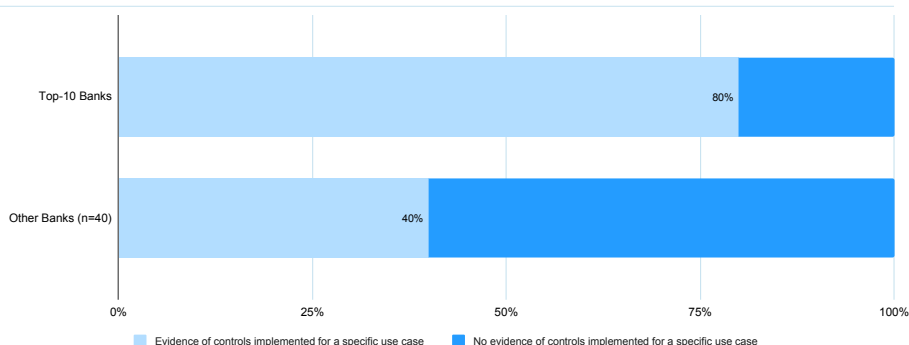
2024 - 2026 YTD, n=3,174 papers



Finally, leading banks are investing aggressively in **AI controls**, but typically as an enabler of scale rather than simply a brake on risk.

Responsible AI principles have become almost universal, with 49 of 50 banks now publishing them (up from 16 in 2023). The frontier has therefore shifted toward operationalization. The majority of banks (62%) now explain how those principles are moving into practice, but less than half (48%) share evidence of specific controls implemented at the use case level. As shown below, institutions going that extra mile skew heavily towards the top-10 performing banks.

SHARE OF BANKS REPORTING CONTROLS FOR SPECIFIC AI USE CASES



October 2026, n=50 banks

As agentic systems take actions rather than simply generate answers, governance is moving beyond conventional model risk – bias, explainability and validation – toward controlling entire workflows through grounding, input/output validation, tool permissions, human intervention and continuous monitoring. Increasingly, these controls are being built as reusable infrastructure rather than applied bespoke to each model. This investment is deliberate. Banks building controls ahead of deployment are effectively creating the guardrails that allow them to deploy more autonomous AI, more quickly, without governance becoming the next bottleneck to scale.

From Common Hallmarks to Distinct Strategies

Taken together, these five hallmarks point toward a common model of AI leadership moving forward.

The most mature banks are moving beyond broad access and experimentation toward an “industrialized” system for AI deployment, pushing applications deeper into workflows while building reusable infrastructure and controls, strengthening enablement talent, and measuring impact more rigorously. The advantage here comes from how these capabilities reinforce one another: common infrastructure and governance accelerate deployment, enablement talent converts experimentation into production, and stronger measurement directs investment toward the highest-value opportunities.

Yet there is no single blueprint – banks differ materially in where they invest, which use cases they prioritize, the architectures they build, and how they define and measure value. As such, the next chapter in this report moves from defining the common hallmarks of leadership to examining the individual performance profiles of leading banks. This deep dive further explores not only who is leading, but how they are leading – and the distinct combinations of capabilities, strategic choices, and deployment models that are beginning to separate the industry’s most mature AI organizations from the rest of the pack.

OVERVIEW

JPMorganChase has occupied the top spot in the Evident AI Index since its inception. Moreover, it is the only bank to serve as the outright leader (or immediate runner-up) across all four pillars of the benchmark. This consistency translates directly into scale and tangible results, with the bank achieving the highest number of reported outcomes from distinct AI use cases, while covering virtually every business line and function. The bank also stands apart for the sophistication of the workflows being automated, including both knowledge and physical work.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

JPMorganChase was among the first wave of banks that achieved significant distribution of AI tools across both employee and developer populations. Launched in July 2024, [LLM Suite](#) was rolled out to more than 200,000 employees within the first eight months. In its most recent Annual Report ([April 2026](#)), the bank shared that 65 thousand CIB employees actively use LLM Suite and that over 90% of engineers now use AI code assistants, such as GitHub Co-pilot, Claude Code, or one of the bank's internally developed tools, such as its AI Threat Modeling Co-pilot ([AITMC](#)). This combination gives JPMorganChase both a broad productivity layer and a technical workforce increasingly accustomed to building with AI.

B. HIGH-IMPACT USE CASE DEPLOYMENT

JPMorganChase has achieved the broadest AI deployment across the banking industry, with measurable impact spanning virtually every major line of business and an unmatched range of core processes. That breadth reflects years of upfront investment. Across both Wealth and Asset Management, the bank was already deploying specialized advisor-assistance tools well ahead of the flurry of peers that announced similar applications in late 2025-26. Given the bank's headstart, these investments are further along in terms of producing measurable results.

By [April 2025](#), JPMorganChase reported that tools such as Connect Coach and Sales Assist made advisors roughly 95% faster at locating relevant content for client conversations and helped drive a 20% increase in gross sales. This progression extends into investment management with [SpectrumIQ](#), a proprietary AI suite that has helped automate nearly 75% of equity trading and generated approximately \$4 billion in associated trading-cost savings since inception. More recently, demonstrations of [Ask D.A.V.I.D.](#) have shown how multiple specialized agents – spanning Data, Analytics, Visualization, Insights, and Decision-making – can be orchestrated to automate increasingly complex investment-research workflows.

Together, these tools provide the foundation for the Chief Analytics Officer [Derek Waldron](#)'s next ambition. Specifically, deploying more powerful agents that can operate autonomously for hours at a time, ultimately allow bankers to cover roughly 50% more clients.

C. ROI MEASUREMENT & REPORTING

In 2024, JPMorganChase estimated roughly \$1-1.5 billion in value from AI across personalization, trading, operational efficiency, fraud management, and credit decisioning. At the time, management explicitly acknowledged the benefits were “difficult to measure.” By 2025, reporting had become more confident and granular. The bank cited roughly \$1.5 billion in realized value, a 35% increase in AI/ML value within Consumer & Community Banking, and annual benefits approaching \$2 billion, (driven primarily by fraud prevention).

And in a late 2025 interview, CEO Jamie Dimon shared the bank had achieved [cost-benefit parity](#) in its AI investments. The bank spends \$2B annually on AI Development, and gets \$2B in direct benefits and cost savings. This represents an important progression: rather than simply attaching a value estimate to a portfolio of AI activity, JPMorganChase was increasingly connecting AI to specific, measurable business outcomes and demonstrated that those benefits were growing over time.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

Underneath all these distinct applications sits an increasingly flexible and reusable architecture. LLM Suite provides a controlled environment through which employees and businesses can access leading models while protecting company and customer data. Crucially, JPMorganChase designed the platform so businesses can also integrate shared GenAI capabilities into their own workflows.

In April, the firm announced its [Fence](#) guardrail framework – a proactive means to identify and mitigate vulnerabilities (e.g. hallucinations, topic drift, and prompt injection) at the use-case level. In July, CIO [Lori Beer](#) announced building a new AI infrastructure layer designed to dynamically route workloads across models and compute environments based on capability, cost and risk. Rather than defaulting to the most powerful frontier model, the architecture is intended to match each task with sufficient model capability, allowing the bank to retain control of its proprietary agentic layer.

PERFORMANCE PROFILE	REGION	OVERALL RANK	RANK CHANGE
JPMORGANCHASE		1	—
TALENT	INNOVATION	LEADERSHIP	TRANSPARENCY
2	2	1	1

Assessment of Productivity Tools Rollout, by Type

General Productivity				Developer Productivity			
Roll-out	Adoption	Usage	Impact	Roll-out	Adoption	Usage	Impact
Pilot	N/A	Task-based	Anecdotal	Pilot	N/A	Task-based	Anecdotal
Focused	Selective	Workflow-specific	Usage Stats	Focused	Selective	Workflow-specific	Usage Stats
Broad	Active	Agentic	Realized Impact	Broad	Active	Agentic	Realized Impact
Universal	Sustained	Autonomous	Financial Result	Universal	Sustained	Autonomous	Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking					
Commercial Banking					
Wealth / Asset Management					
Capital Markets					
Payments Services					
Investment Banking					
Cross-Functional					

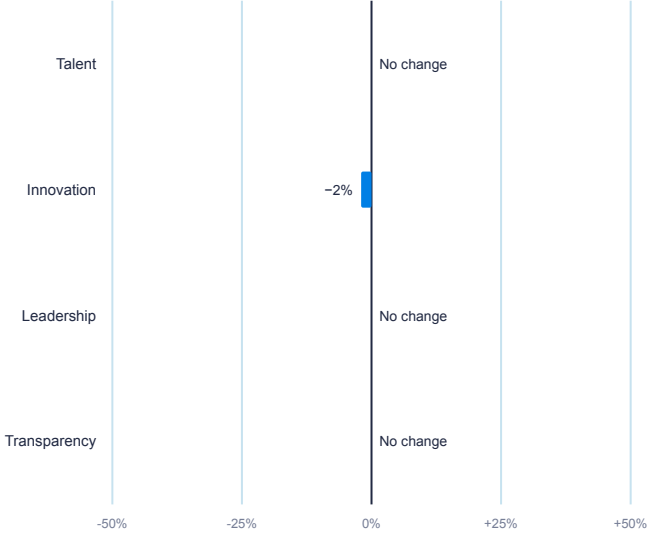
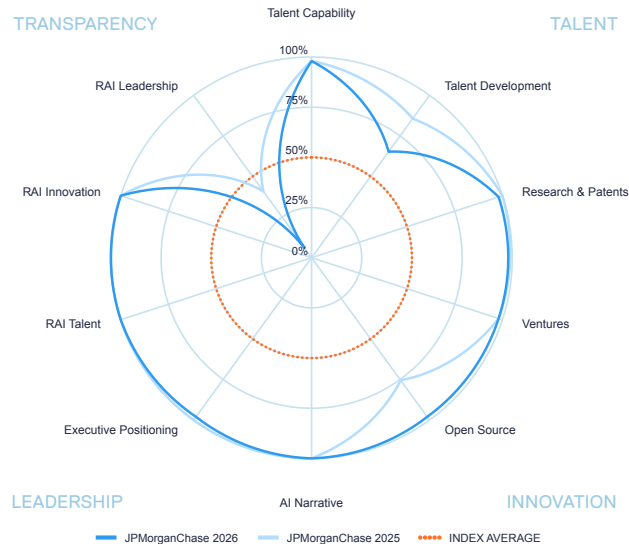
44
Total Use Cases Disclosed

10
Total Use Cases with Measurable Impact

~\$2B
AI:ROI REPORTING (GROUP-LEVEL)
In benefits from AI initiatives (2025)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

Capital One now leads the Index in two of four pillars (Talent & Innovation), matching JPMorganChase (Leadership & Transparency). The bank's areas of strength mirror its "build-first" strategy – spanning technical talent, applied research, venture investments, and open source partnerships. While it is investing deeper into the AI stack, from customized open-weight models and agentic orchestration to infrastructure optimization, as more differentiation resides within this proprietary infrastructure, Capital One remains highly selective in sharing how these capabilities translate into production deployments and measurable outcomes – impacting their comparative performance in the Leadership pillar against immediate peers.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

Capital One has disclosed less evidence of a single general-purpose employee copilot than most peers, instead demonstrating an early and sustained focus on developer productivity. In 2024, the bank was publicly discussing AI-assisted software development. By 2025, it explicitly identified GenAI tools as a means of improving coding efficiency and software development as an established area of AI application. That emphasis has only intensified. In 2026, Capital One launched an enterprise AI learning hub for more than 60,000 associates, while a month-long agentic coding initiative brought together more than 10,000 engineers to tackle enterprise coding problems. Training is now extending into multi-agent orchestration, agentic development, and token efficiency – demonstrating a progression from AI-assisted coding to building the technical fluency required for increasingly agentic software development.

B. HIGH-IMPACT USE CASE DEPLOYMENT

Launched in March 2025, [Chat Concierge](#) provides an early production example of Capital One's broader [Multi-Agent Conversational AI Workflow](#) (MACAW). The proprietary orchestration framework breaks complex interactions into specialized agents responsible for intent recognition, reasoning, validation, and explanation. This architecture and the underlying open-weight models now informs applications across code security, personalization, and knowledge retrieval.

Capital One is increasingly translating this technical sophistication into measurable outcomes across distinct workflows. Externally, [ProtectID](#), a real-time fraud-protection tool embedded within its dealer platform, prevented more than \$120 million in potentially fraudulent auto applications over 12 months. Internally, [DataAgents](#) accelerated an engineering analysis of 350 cloud-resource types across AWS, Azure, and Google Cloud from an estimated 6-9 months to just 10 days (including human validation), while also identifying resource types representing 30-40% of potential dormancy savings. Together, these examples show AI moving beyond generalized assistance into substantive workflows that reduce risk, compress expert analysis, and uncover tangible economic value.

C. ROI MEASUREMENT & REPORTING

Capital One has yet to disclose a group-wide estimate of the financial value generated by AI, despite positioning AI as a central extension of its long-running technology transformation. Instead, its reporting remains concentrated on individual applications where the economics are easier to isolate. Recent hiring for its developer platform explicitly calls for infrastructure capable of measuring the ROI of GenAI tools and connecting AI telemetry to business outcomes, suggesting that the measurement architecture exists – just not in public view.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

These applications sit atop one of banking's more advanced technology estates. Capital One closed its last physical data center in 2021 after rebuilding around cloud-native infrastructure, real-time data, and standardized enterprise platforms. More recently, it has pushed toward [platform convergence](#). Rather than allowing individual teams to assemble overlapping technology stacks, common capabilities are designated as enterprise platforms and extended across use cases. Its data architecture follows a similar model, combining centralized controls with federated execution so that governance and data-quality standards can be enforced systematically without sacrificing developer autonomy.

This centralized approach allows the bank to customize models with proprietary data while reusing common infrastructure and controls across core applications. Capital One is even an autonomous agentic [optimization solution](#) to tune its backend infrastructure, optimizing model hosting for latency and cost. The result is an increasingly self-improving AI stack in which common infrastructure supports applications across the enterprise while experimentation, evaluation, and governance are engineered into the platform rather than recreated on a use-case by use-case basis.

PERFORMANCE PROFILE
CAPITAL ONE

REGION

OVERALL RANK

2

RANK CHANGE

—

TALENT

1

INNOVATION

1

LEADERSHIP

40

TRANSPARENCY

18

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	■		●	●	
Commercial Banking			●		
Wealth / Asset Management					
Capital Markets					
Payments Services				●	
Investment Banking					
Cross-Functional			●	●	

21

Total Use Cases Disclosed

1

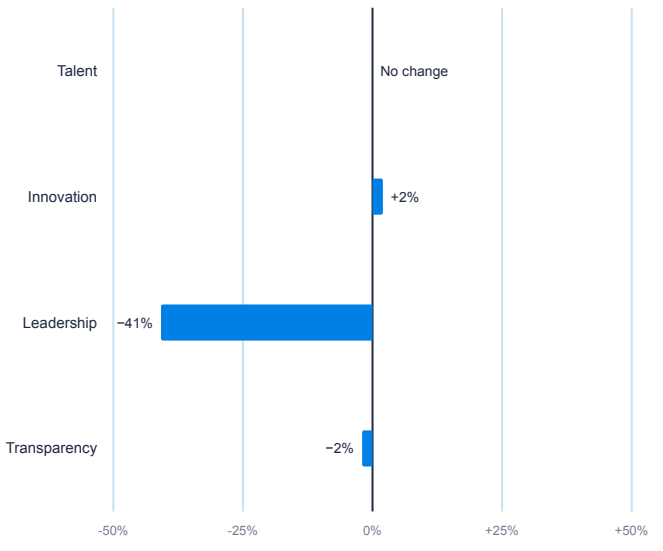
Total Use Cases with Measurable Impact

N/A

AI:ROI REPORTING (GROUP-LEVEL)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

RBC's AI strategy is grounded in one of banking's most established research capabilities. The bank consistently ranks among the top five for AI research team size, published research, and company-wide H-Index. Crucially, that research is increasingly translating into proprietary capabilities that can be reused across the enterprise. The clearest example is the bank's Asynchronous Temporal Model ([ATOM](#)), whose development RBC traces through seven consecutive research publications dating back to 2022.

With this technical foundation in place, RBC is increasingly centralizing the coordination required to translate research into enterprise-wide deployment – spanning technical delivery, AI adoption, and associated controls. That broader institutional strength is reflected in the bank's performance across the Index, including #2 in Leadership and #3 in Transparency, as well as top marks for Executive Positioning.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

RBC is extending AI broadly across its nearly 100,000 employees, but through a segmented rather than universal rollout, matching tools to specific roles and workflows. By March 2026, more than 35,000 employees were using RBC Assist, alongside 9,000 Capital Markets employees using Aiden and 4,000 developers using GenAI-enabled development tools.

Developer adoption is already translating into substantial output: by December 2025, AI-enabled development had contributed to more than 5 million lines of code, 55,000 code reviews, and 3,000 test suites. Rather than equating workforce enablement with access to a single enterprise copilot, RBC is combining general-purpose tools with specialized applications, scaling each where it can deliver the greatest value.

B. HIGH-IMPACT USE CASE DEPLOYMENT

Sitting on top of the foundation model, the evolution of core AI platforms illustrates how increasingly sophisticated AI capabilities are spreading across the bank. Since its introduction in October 2020, algorithmic trading activity via [Aiden Trading](#) has grown at a 28% annual rate. These capabilities have steadily expanded into a broader family of capabilities spanning adjacent workflows

Over in Capital Markets, [AidenBanker](#) provides specialized tools to accelerate pitchbook creation, meeting preparation, and financial modeling. Another tool, [Aiden QuickTakes](#) has reduced research turnaround times by up to 60%, compressing a post-earnings workflow that could take 45 minutes to roughly 15 minutes for a human-validated, publishable draft and reclaiming thousands of analyst hours. Meanwhile, RBC Insurance applies GenAI within the claims lifecycle ([CLARA](#)) to identify potentially fraudulent claims, generating \$2.4 million in fraudulent-claim savings during its first year as a pilot. Together, these examples show RBC moving sophisticated AI beyond isolated applications and into consequential decision-making across multiple businesses.

C. ROI MEASUREMENT & REPORTING

At its [March 2025](#) Investor Day, RBC set a target to generate between CAN \$700M and \$1B in enterprise value from AI by FY2027, spanning personalization, productivity, operational transformation, and risk reduction. Subsequently, RBC clarified this was a net value target, accounting for investments in data, GPU infrastructure, proprietary models, governance, and talent. As such, it aligns more with a comprehensive AI:ROI measure than a gross productivity estimate. Management remained on track through Q3 2026, while pointing to 200+ AI models and a 500%+ increase in LLM token consumption as evidence of accelerating deployment.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

RBC's technical architecture is defined by the integration of its enterprise data, reusable models, and shared AI platforms, creating a common foundation for deploying both proprietary capabilities and open- or closed-source models selected for specific problems. [ATOM](#) demonstrates this architecture in practice. The model learns reusable representations from financial transaction data that can be adapted across downstream problems and has now been deployed across 15 products and processes, ranging from credit adjudication to customer personalization.

This progression from applied research to reusable models to scaled deployment demonstrates RBC's ability to convert proprietary research into enterprise capability, while increasing the speed and flexibility with which new applications can be introduced. RBC reinforced that technical foundation organizationally in February 2026, establishing a dedicated [AI Group](#), led by Bruce Ross and reporting directly to the CEO, to provide greater coordination across technical delivery, AI adoption, and associated controls.

PERFORMANCE PROFILE
RBC

REGION

OVERALL RANK

3

RANK CHANGE

—

TALENT

8

INNOVATION

5

LEADERSHIP

2

TRANSPARENCY

3

Assessment of Productivity Tools Rollout, by Type

General Productivity

Roll-out



Pilot
Focused
Broad
Universal

Adoption



N/A
Selective
Active
Sustained

Usage



Task-based
Workflow-specific
Agentic
Autonomous

Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity

Roll-out



Pilot
Focused
Broad
Universal

Adoption



N/A
Selective
Active
Sustained

Usage



Task-based
Workflow-specific
Agentic
Autonomous

Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases □ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	●●●		●●●		
Commercial Banking			●●●		
Wealth / Asset Management	●●●		●●●		
Capital Markets		●●●	●●●		
Payments Services					
Investment Banking					
Insurance				□	
Cross-Functional			●●●	●●●	

50

Total Use Cases Disclosed

5

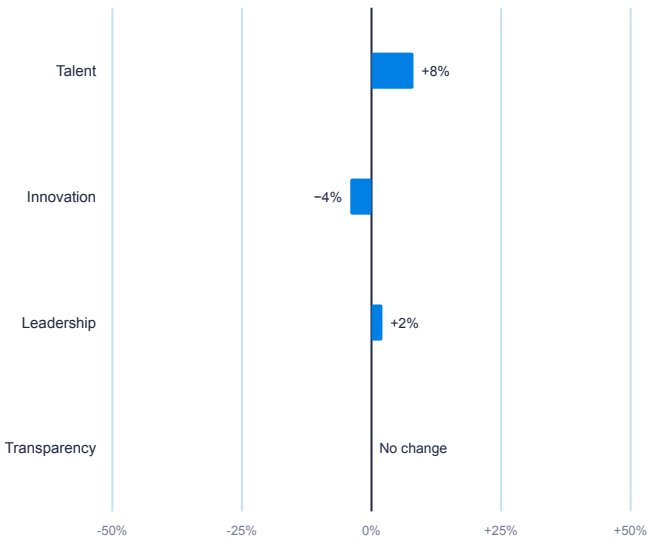
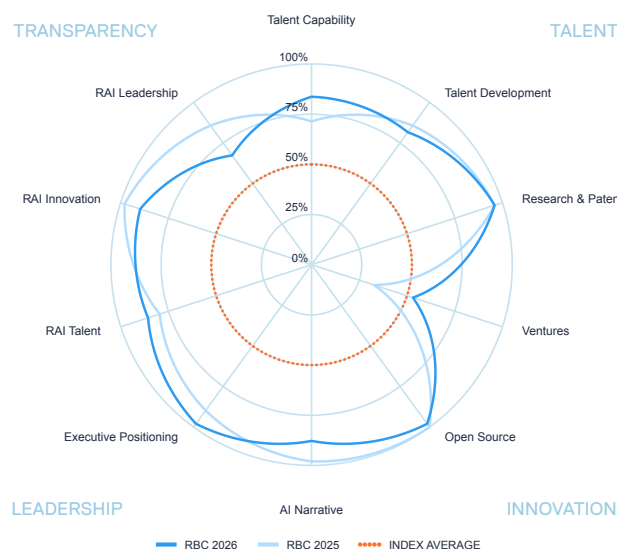
Total Use Cases with Measurable Impact

CAN \$700M - \$1B

AI:ROI REPORTING (GROUP-LEVEL)
In net value (2027E)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

CommBank's principal strength is found in its AI talent base. The bank boasts the second-highest density of AI talent in the Index and the largest AI workforce of any APAC bank, providing the technical capacity to build and deploy increasingly sophisticated applications at scale. That talent advantage is now being complemented by growing innovation capabilities, with expanding research, patent, and partnership activity helping lift CommBank to #11 in Innovation (+2 spots from last year).

At the same time, the bank has cultivated a reputation centered on demonstrating tangible impact alongside responsible deployment. This is particularly evidence in areas such as fraud prevention, where autonomous systems are increasingly paired with machine-enforceable controls designed to test, validate, and constrain their actions.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

CommBank is extending AI across multiple layers of its workforce, combining broad access to general-purpose tools with increasingly specialized and agentic capabilities for engineers. [ChatGPT Enterprise](#) provides nearly 50 thousand employees with a general-purpose tool for everyday productivity and knowledge work, while CommBank's dedicated [AI Powered Engineering Program](#) spans nearly 8 thousand engineers, providing access to AI development tools and training across the software-delivery lifecycle.

Within that program, the bank has moved beyond conventional code assistance (GitHub Copilot) to launch an Agentic Engineering Framework and Project Coral, its internally developed multi-agent orchestration system, which is capable of autonomously identifying and proposing fixes for technical debt. and actively contributes to more than 2,300 repositories.

B. HIGH-IMPACT USE CASE DEPLOYMENT

In fraud, an agentic system continuously analyzes suspicious card activity, identifies emerging patterns and proposes new detection rules for human approval. By [April 2026](#), the agent had contributed to the development or modification of roughly three-quarters of CommBank's card-fraud rules, while the bank's broader AI-enabled fraud detection capabilities helped reduce customer fraud losses by more than 20% year-over-year in 1H26.

A similar pattern is visible in home lending, where 70% of proprietary mortgage applications are now auto-decided on the same day through an automated [credit rules engine](#), supported by AI-enabled income verification, automated property valuations, and other digital checks.

C. ROI MEASUREMENT & REPORTING

CommBank made a significant step forward in FY26 by reporting approximately AUS \$200M in measured gross benefits from AI use cases, including reinvested capacity, of which roughly AUS \$100M was incremental during the year. It expects those benefits to double to around AUS \$400M in FY27 – and critically, to exceed AI investment for the first time. CFO Alan Docherty provided unusually useful context: CommBank was still investing more in AI than it realized in benefits during FY25-26, but expects that relationship to reverse during FY2027. This makes CommBank one of the clearest examples of AI reporting evolving toward an enterprise-level ROI framework rather than simply cataloguing productivity improvements.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

As AI assumes a greater role in these decision workflows, CommBank is building reusable infrastructure coupled with a corresponding control layer. Its AI Factory, Group Generative.AI Platform, and DevOps Hosting Platform provide common compute, model access, and retrieval capabilities that can be reused across applications. As a result, applications such as the [CommBiz messaging service](#) move from idea to production in roughly six weeks. Meanwhile, the bank's [Guardrails-as-a-Service](#) capabilities can evaluate GenAI outputs for issues such as groundedness before they reach customers – while broader testing, validation, and human-oversight requirements are embedded across the AI lifecycle. Together, these investments allow CommBank to accelerate deployment while applying governance systematically as AI becomes more autonomous.

PERFORMANCE PROFILE
COMMBANK

REGION

OVERALL RANK

4

RANK CHANGE

—

TALENT

3

INNOVATION

11

LEADERSHIP

5

TRANSPARENCY

2

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	■		■	■	
Commercial Banking			■		
Wealth / Asset Management					
Capital Markets					
Payments Services			■	■	
Investment Banking					
Cross-Functional	■	■	■	■	■

44

Total Use Cases Disclosed

7

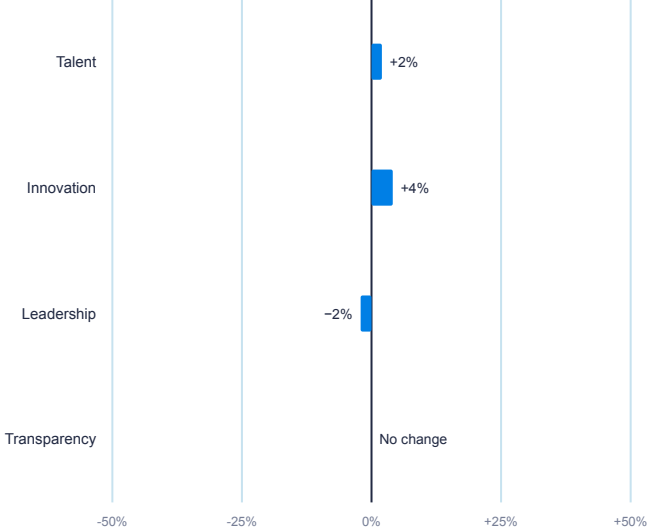
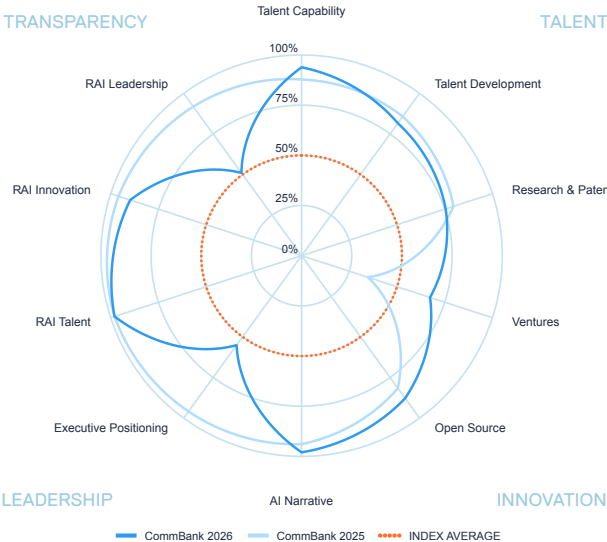
Total Use Cases with Measurable Impact

AUS \$400M

AI:ROI REPORTING (GROUP-LEVEL)
In gross benefit (FY27)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

Wells Fargo's recent gains in AI deployment are underpinned by the bank's strength across the Talent and Innovation pillars. The bank has built the 2nd largest pool of AI Software Implementation talent in the Index, while maintaining a pipeline of more specialized quant talent through its PhD development program. Its research team similarly outperforms, producing the 4th highest volume of AI research papers among banks.

Increasingly, Wells Fargo is converting these foundations into enterprise deployment – expanding general-purpose GenAI access, building a multi-model internal platform, and introducing purpose-built agents across underwriting, customer service, and internal support. That transition from technical capacity to scaled application helped propel the bank +12 places higher in the Leadership pillar this year.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

Wells Fargo has rapidly scaled a two-layer approach to workforce AI. By [late 2025](#), ~190 thousand employees had access to Microsoft Copilot Chat, with roughly 40,000 also using Microsoft 365 Copilot. Alongside this broad productivity layer, the bank has built a more advanced internal GenAI platform that grants ~25 thousand employees controlled access to multiple models, technology providers, and internal data – allowing them to build and deploy custom apps and agents.

The clearest evidence of impact is emerging among developers. Wells Fargo reports that engineers using GenAI are generating 35% more code while shortening development cycle times. While these rollouts lag some immediate peers, Wells Fargo is increasingly differentiating through the combination of widespread access and a proprietary platform designed to move employees from simply using AI to building and deploying specialized applications.

B. HIGH-IMPACT USE CASE DEPLOYMENT

Wells Fargo is pursuing AI on two horizons: (a) capturing immediate productivity gains; while (b) laying the groundwork for more fundamental workflow transformation. An internal [procedure-search agent](#), deployed to 35,000 bankers across roughly 4,000 branches, now handles 75% of searches across 1,700 internal procedures and has reduced response times from roughly 10 minutes to 30 seconds. Beyond accelerating frontline work, automating these routine queries allows branch-support teams to concentrate on more complex, higher-value requests.

At the same time, Wells Fargo is rethinking more consequential credit workflows across both Retail and Commercial Banking. One multi-agent initiative is [re-underwriting](#) roughly 15 years of archived loans – with agents retrieving documents, reconciling information, and performing calculations before handing the work to humans for final review. This is a significant undertaking. By testing AI against 15 years of historical lending decisions and progressively shifting analytical work to agents, Wells Fargo is building the foundation for AI-driven underwriting at scale.

C. ROI MEASUREMENT & REPORTING

Wells Fargo's reporting remains more focused on operational productivity than enterprise-wide financial returns. Its latest [Annual Report](#) disclosed that engineers using GenAI produced 35% more code with shorter cycle times, while noting that the bank had not reduced resources as a result. AI leadership has since emphasized ROI in prioritizing use cases, while acknowledging that benefits such as increased banker-client time are difficult to monetize. Wells Fargo therefore appears to be measuring AI economics internally, but public reporting remains centered on throughput, cycle times, and business outcomes rather than consolidated financial value. The Annual Report also framed 2026 as the year the bank expected to begin to prove out the importance of these investments.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

Wells Fargo benefited from establishing a flexible, multi-model architecture early in the GenAI cycle. Its proprietary [Tachyon platform](#) was already in place by 2023. This was designed from the outset to provide controlled access to different models, data sources, and technology providers rather than locking the bank into a single model ecosystem.

That early investment has given Wells Fargo a common foundation on which employees can build and deploy GenAI applications and, increasingly, agents connected to bank workflows. Reusable APIs and an expanded [Google Cloud](#) relationship further extend that architecture, supporting agent development and orchestration without requiring the underlying platform to be rebuilt as models and capabilities evolve.

This infrastructure is increasingly visible in production. [Fargo](#) handled nearly 600M autonomous customer interactions in 2025 and surpassed 1B cumulative interactions in under three years, while the newer [AI Teammate](#) enables advisors to query product, process, and workflow information. Crucially, Wells Fargo embeds controls, monitoring, human oversight, and auditability into its horizontal platforms from the outset, allowing infrastructure and governance to scale together as more analytical and agentic workflows enter production.

PERFORMANCE PROFILE WELLS FARGO

REGION

OVERALL RANK 5

RANK CHANGE

TALENT 6

INNOVATION 6

LEADERSHIP 29

TRANSPARENCY 7

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	■		■		
Commercial Banking			■		
Wealth / Asset Management					
Capital Markets					
Payments Services					
Investment Banking					
Cross-Functional			■		

22

Total Use Cases Disclosed

2

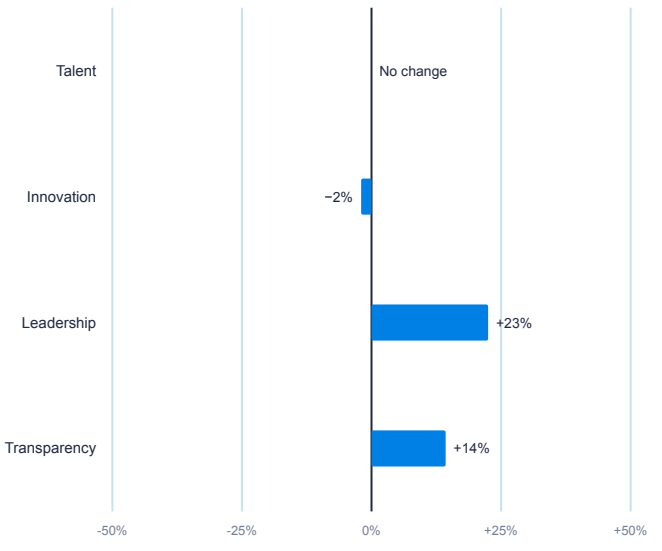
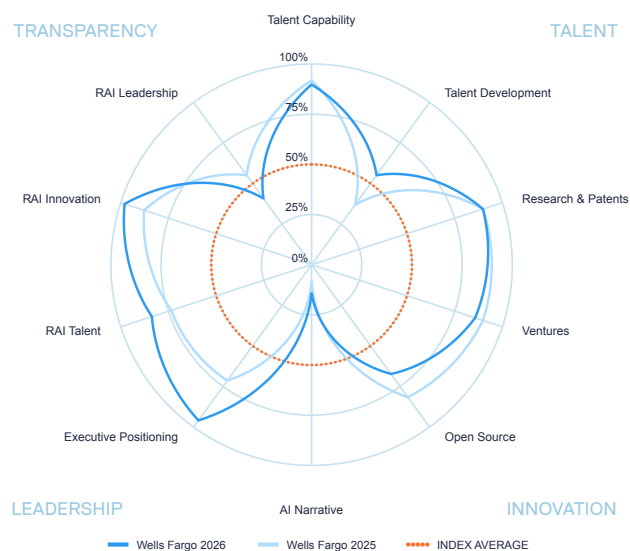
Total Use Cases with Measurable Impact

N/A

AI:ROI REPORTING (GROUP-LEVEL)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

UBS's strong year-over-year performance reflects an increasingly coordinated approach to workforce enablement, scaled deployment, and agentic governance. The bank now boasts the 6th largest AI workforce (and the largest in Europe) – having successfully retained much of Credit Suisse's AI talent base through the integration.

UBS is complementing that specialist base with an enterprise-wide upskilling program spanning AI Citizens (20,000 employees), AI Enablers (98% of managers), and AI Senior Leaders (1,300 executives). This enablement is translating into deployment. UBS reported 380 live AI use cases by the end of last year and recorded the third-highest assessment of reported outcomes from distinct AI initiatives.

As applications grow in sophistication, UBS is also standardizing the control environment around them. Its Agentic Center of Excellence and Agent Marketplace introduce common mechanisms such as agent registries and standardized metadata, contributing to the bank's #4 ranking in Transparency. Together, these capabilities are helping UBS implement a more institutionalized model for deploying and governing AI across the enterprise.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

UBS has achieved broad AI adoption while navigating the technology complexity inherited from Credit Suisse. By 2026, its [internal assistant \(Red\)](#) reached 100 thousand employees, processed more than 25 million queries, and saved users an estimated 80 minutes per week. Meanwhile, GitHub Copilot had reached roughly 18,000 engineers.

This rollout has occurred alongside one of the industry's largest tech integrations. By [March 2026](#), UBS had migrated roughly 1.2 million former Credit Suisse clients onto its infrastructure, requiring more than 80,000 tests and 132,000 hours of frontline training. With client migration complete, UBS is now focused on decommissioning remaining legacy infrastructure, targeting effective completion of the 3-year process by EOY.

B. HIGH-IMPACT USE CASE DEPLOYMENT

UBS is evolving an AI agenda centered on efficiency gain toward a more deliberate distinction between which capabilities it can source externally and which create competitive advantage. In Wealth Management, UBS is increasingly using proprietary AI to turn its extensive client and market data into actionable intelligence. [STAAT Insights](#) combines internal client data with external signals to surface opportunities and prepare advisers for meetings. Used by nearly 90% of adviser teams, it saves ~1,200 hours of preparation time each week. Elsewhere, UBS is more willing to buy. In Legal, [Harvey](#) supports drafting, summarization, and workflow automation, while GenAI embedded in performance management saves 32,000+ hours of manager time annually.

Increasingly, however, UBS is looking beyond productivity toward reshaping how expertise is delivered to clients. The Investment Bank provided an early example, introducing [AI avatars](#) of research analysts in January 2025 to convert written research into scalable video content. UBS is now exploring similar ideas around self-service in Wealth Management. This strategy distinguishes where AI can lower the cost of non-differentiating work, where proprietary AI capabilities prove advantageous, and where AI can establish lasting competitive differentiation.

C. ROI MEASUREMENT & REPORTING

UBS has built a substantial body of productivity evidence without converting it into a group-wide monetary estimate. UBS is also increasingly measuring AI within specific workflows, while the number of live AI use cases reached 560 by Q2 2026. Yet UBS has not translated those hours, productivity improvements or client-service benefits into an enterprise dollar figure or disclosed AI-specific costs against which a return could be calculated. Its reporting therefore demonstrates considerable capacity creation, but leaves unanswered how much of that capacity ultimately becomes lower costs, additional revenue or higher profitability.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

UBS is simplifying the technology estate inherited from Credit Suisse, while establishing a common architecture for its next gen of AI applications. After launching 300+ AI use cases last year, the bank is consolidating capabilities onto UBS Claves, spanning lightweight through frontier models with automated routing to optimize performance and token costs. In tandem, an [Enterprise AI Gateway](#) provides a common layer for model access, security, data protection, and guardrails – while an [agentic reference architecture](#) extends these controls to autonomous workflows.

In terms of team structure, UBS has reinforced this architecture by appointing [Daniele Magazzeni](#) as its first Chief AI Officer and [Beatriz Martin](#) as Group COO in October 2025. The model combines centralized AI strategy and standards with business-unit ownership of delivery and outcomes, helping UBS scale agentic capabilities without individual businesses repeatedly rebuilding the underlying technology, controls, and governance required for faster deployment.

PERFORMANCE PROFILE
UBS

REGION
+

OVERALL RANK
6

RANK CHANGE
↑1

TALENT
4

INNOVATION
17

LEADERSHIP
9

TRANSPARENCY
4

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking					
Commercial Banking					
Wealth / Asset Management					
Capital Markets					
Payments Services					
Investment Banking					
Cross-Functional					

29

Total Use Cases Disclosed

7

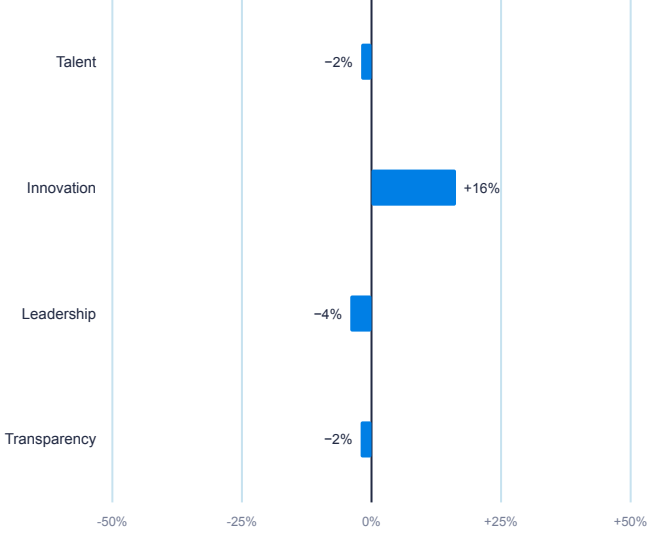
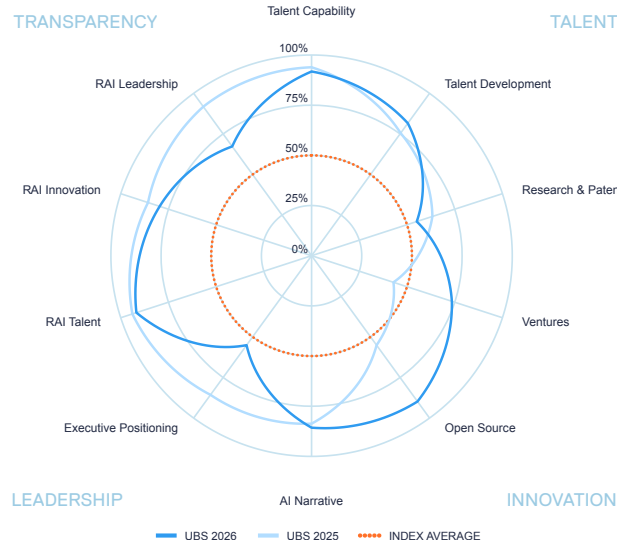
Total Use Cases with Measurable Impact

N/A

AI:ROI REPORTING (GROUP-LEVEL)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

Bank of America ranks #7 in Talent, combining the 5th largest AI talent pool with a role-based AI training framework basic fluency, practical applications, and advanced topics. That technical depth is also producing proprietary IP, with Bank of America driving 30% of AI-specific patents found across the 50 banks.

As deployment expands, Bank of America is also investing heavily in the controls needed to scale responsibly. The bank ranks #13 in Transparency and produces the second-highest volume of Responsible AI research behind JPMorganChase, accounting for roughly 10% of related research among its immediate peers.

These foundations support an increasingly ambitious deployment strategy. By mid-2026, BofA had approved more than 300 AI/ML use cases, including 114 GenAI applications, 34 fully deployed, with CTO [Hari Gopalkrishnan](#) increasingly emphasizing AI's potential to redesign complex, end-to-end workflows spanning operations, risk, finance, technology, and client-facing teams.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

By mid-2026, approximately 200,000 employees were active users of general-purpose AI tools, generating more than 400,000 prompts per day, supported by more than 2,000 departmental AI templates. While significant, these milestones followed the earlier enterprise-wide rollouts achieved at JPMorgan, Citigroup, and UBS announced the year before.

Developer adoption is similarly advanced: approximately 19,000 developers use real-time AI coding assistance, with Bank of America reporting productivity improvements above 20%. That productivity dividend creates additional engineering capacity, allowing time previously consumed by routine coding tasks to be redirected toward higher-value development priorities without a corresponding increase in headcount. This builds on earlier disclosure that more than 90% of employees were already using Erica for Employees, which had reduced IT service-desk calls by roughly half.

B. HIGH-IMPACT USE CASE DEPLOYMENT

[Erica](#) (launched 2018) provides one of the earliest foundations of Bank of America's AI strategy. Capabilities developed for Erica subsequently informed [Erica for Employees](#), ask MERRILL, and ask Private Banking. That architecture established a high degree of consistency and reliability at scale, but also highlights a tradeoff as post-GenAI alternatives become more capable. Newer systems can reason across less structured requests and perform increasingly complex workflows, but introduce higher requirements for validation and control.

BofA is increasingly layering these newer capabilities onto its established AI estate. In March 2026, Merrill Wealth Management and Bank of America Private Bank launched [AI-Powered Meeting Journey](#), saving up to four hours per client meeting by automating prep materials, notetaking, and follow-up. Separately, the bank's portfolio of 50+ AI-enabled fraud models has materially reduced fraud losses, demonstrating that its AI estate increasingly affects risk outcomes as well as productivity.

C. ROI MEASUREMENT & REPORTING

Bank of America has resisted publishing a single AI value figure, despite providing increasingly detailed evidence of productivity. This September, that bank began to tease harder numbers around AI returns. Brian Moynihan recently disclosed that roughly 140 implemented AI use cases have cost the bank about \$400 million while generating an estimated \$800 million in benefit (a 2x cost-to-benefit ratio). The bank expects to double its AI expense budget next year as the pipeline of economically viable use cases expands. While BofA has not yet translated these benefits into a single enterprise-wide AI value figure comparable to some peers, its reporting has clearly evolved from demonstrating productivity to quantifying the economics of its deployed AI portfolio.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

Bank of America's deployment model increasingly spans three levels: (1) general-purpose productivity tools; (2) function-specific applications integrated with core systems; and (3) multi-process AI systems embedded directly into workflows. Underpinning this model is a longstanding "[build once / reuse](#)" philosophy first established with Erica. Rather than rebuilding the underlying infrastructure for each application, the bank has developed common, model-agnostic capabilities that allow teams to plug-in different proprietary and open-source models that are fit for purpose.

After experimenting with more decentralized GenAI development, the bank found teams were repeatedly "reinventing the wheel" and in 2025 reinvested in the Erica architecture to create a second-generation platform for the GenAI era. An [enterprise document intelligence platform](#) provides another example of a reusable, horizontal capability. The tradeoff here is greater discipline upfront, but faster subsequent deployment.

PERFORMANCE PROFILE BANK OF AMERICA	REGION 	OVERALL RANK 7	RANK CHANGE ↑3
TALENT 7	INNOVATION 8	LEADERSHIP 17	TRANSPARENCY 13

Assessment of Productivity Tools Rollout, by Type

General Productivity				Developer Productivity			
							
Roll-out	Adoption	Usage	Impact	Roll-out	Adoption	Usage	Impact
Pilot Focused Broad Universal	N/A Selective Active Sustained	Task-based Workflow-specific Agentic Autonomous	Anecdotal Usage Stats Realized Impact Financial Result	Pilot Focused Broad Universal	N/A Selective Active Sustained	Task-based Workflow-specific Agentic Autonomous	Anecdotal Usage Stats Realized Impact Financial Result

Key ○○○○ Assessment based on Public Disclosures

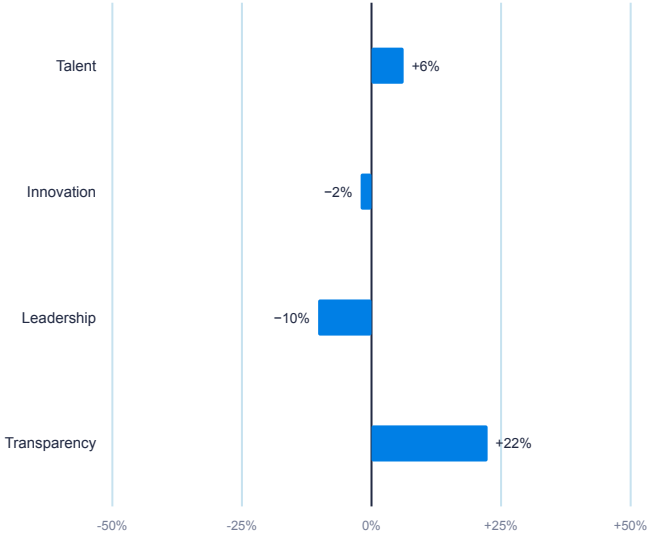
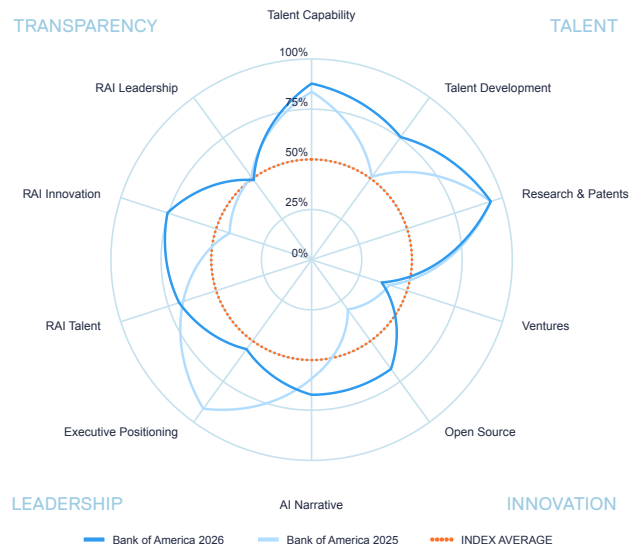
Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	■		■		
Commercial Banking				■	
Wealth / Asset Management	■				
Capital Markets					
Payments Services	■				
Investment Banking					
Cross-Functional			■		
48		4		N/A	
Total Use Cases Disclosed		Total Use Cases with Measurable Impact		AI:ROI REPORTING (GROUP-LEVEL)	

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

Citi is the first of two banks to rejoin the Top-10 this year (after dropping from #8 to #12 last year), reflecting gains in the Innovation and Leadership pillars. The bank ranks #5 in Talent, boasting the third-largest AI workforce – trailing only JPMorganChase and Wells Fargo. That internal scale is complemented by an active external innovation strategy. Citi ranks #3 in Innovation and is the second-most active bank investor in AI-focused companies behind Goldman Sachs, accounting for roughly 13% of AI investment deal flow. It is also a founding open-source partner in FINOS's Common Controls for AI Services, contributing to industry efforts to standardize AI controls.

Citi's recent trajectory demonstrates a pronounced move from general-purpose GenAI toward AI embedded directly into complex banking workflows. Over roughly two years, the bank has progressed from broad employee access through Citi Assist and Citi Stylus to system-integrated workspaces and, most recently, custom agent development.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

Citi ranks third among the 50 banks for its General Productivity rollout. By [the end of 2025](#), 182,000 employees across 84+ markets had access to Citi AI tools, with more than 70% using them regularly.

Developer adoption is similarly advanced. By [May 2026](#), more than 10,000 engineers were using advanced AI tools, contributing to roughly 1.5 million automated code reviews. AI-assisted development now creates an estimated [100,000 hours](#) of engineering capacity each week. This is particularly valuable given Citi's multi-year transformation plan, which requires retiring legacy applications, modernizing infrastructure and data, and migrating processes onto strategic platforms.

B. HIGH-IMPACT USE CASE DEPLOYMENT

Citi's clearest AI impact has come from automating document- and data-intensive workflows.

In [Markets](#), AI processes more than 4,400 document types across trade confirmations, broker invoices, and investigations, creating 1,700+ hours of monthly capacity. Similar applications are expanding this capability across onboarding, KYC, underwriting, and credit review. Citi is now pushing further into front-office workflows, where peers established an earlier lead.

In 2026, Citi Wealth expanded its advisor stack through AskWealth CIO, Client 360, CitiScribe, and Portfolio Intelligence. Meanwhile, [Citi Sky](#) (built with Google Cloud and Google DeepMind) combines conversational AI with voice and avatar technology to deliver insights alongside human advisors.

At the frontier, Citi is also using external partnerships to accelerate experimentation, including a [pilot](#) with Ant International's Falcon time-series model to forecast airline cash flows and FX exposures. Together, these initiatives test whether Citi can translate its operational AI scale into differentiated client-facing and analytical capabilities.

C. ROI MEASUREMENT & REPORTING

Citi has progressively moved from reporting access and adoption toward quantifying capacity created. In 2024/25, its disclosures emphasized the rollout of AI platforms. In 2025/26, management explicitly connected higher productivity – including from technology and AI – to its medium-term return targets.

But Citi has stopped short of assigning a value to those hours saved. So while Citi has developed clear, recurring productivity measures for AI (e.g. weekly developer capacity freed from automated code reviews), the bank has not yet extended that measurement into a firm-wide estimate of capacity created or financial value captured.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

As Citi moves beyond broad AI access, the challenge shifts from adding task-specific tools to establishing a common operating layer connecting models, agents, data, controls, and enterprise systems. In 2026, Citi took an important step with [Arc](#), an enterprise platform for building and scaling AI agents. Arc embeds governance into deployment. Agents are expected to be monitored, auditable, and governed – giving Citi visibility into their behavior and incremental value. Initially available to developers for well-defined use cases,

Arc is ultimately intended to embed agents across everyday business and functional workflows. Combined with Citi's broader technology modernization, the platform creates a pathway for agents developed in one part of the organization to be governed, reused, and scaled elsewhere. If successful, these efforts will further advance the goal of democratizing access to agentic capabilities.

PERFORMANCE PROFILE
CITIGROUP

REGION

OVERALL RANK

8

RANK CHANGE

↑4

TALENT

5

INNOVATION

3

LEADERSHIP

42

TRANSPARENCY

19

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking	■		■	■	
Commercial Banking	■		■	■	
Wealth / Asset Management					
Capital Markets			■		
Payments Services					
Investment Banking					
Cross-Functional				■	

30

Total Use Cases Disclosed

6

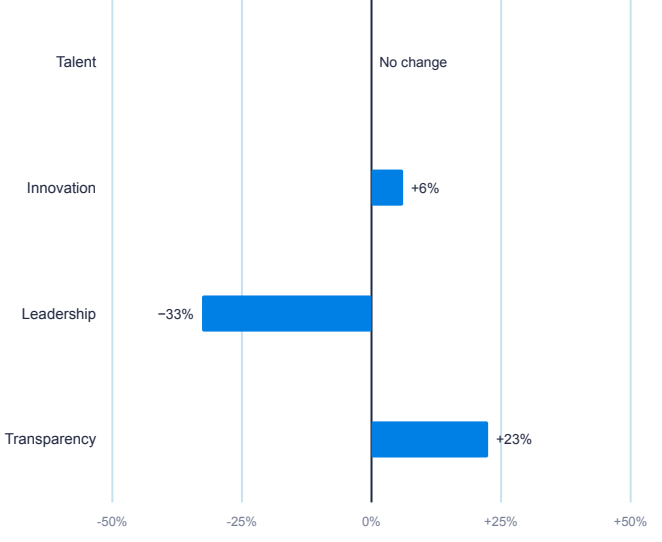
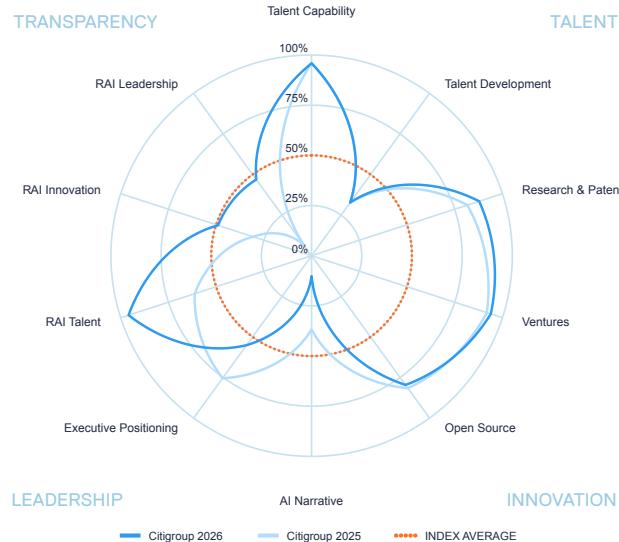
Total Use Cases with Measurable Impact

N/A

AI:ROI REPORTING (GROUP-LEVEL)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

Morgan Stanley was one of banking's earliest movers in GenAI, initially focused on unlocking the firm's proprietary intellectual capital for financial advisors. That early experimentation has evolved into a broader role helping shape how frontier AI is applied within financial services. The firm ranks #4 in Innovation, supported by active engagement with leading AI labs, including direct input into the development of OpenAI's [ChatGPT for Financial Services](#) (launched September 2026).

Crucially, that collaboration extends beyond developing new capabilities to determining how they can be deployed safely in regulated workflows. Morgan Stanley ranks #8 in Transparency, supported by rigorous testing that uses representative questions to ensure AI outputs meet compliance requirements. Together, these efforts illustrate how Morgan Stanley is extending its early-mover advantage.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

By the [end of 2025](#), at least 98% of employees had access to a GenAI tool, while developers increasingly used AI to tackle one of the firm's most expensive technology bottlenecks: legacy software. Through its internally developed [DevGen.AI](#) platform, Morgan Stanley had modernized more than 17 million lines of legacy code and saved developers more than one million hours of manual coding by 2026. Importantly, the firm has framed this additional capacity as an opportunity to reinvest in technology and development rather than simply reduce IT resources.

B. HIGH-IMPACT USE CASE DEPLOYMENT

Wealth Management remains Morgan Stanley's primary proving ground for deeper AI integration. [AI @ Morgan Stanley Assistant](#) gave advisors controlled access to proprietary research, while [Debrief](#) moved into workflow execution by producing meeting notes, action items, follow-ups and CRM entries. [AskResearchGPT](#) has extended similar retrieval and synthesis capabilities into Investment Banking, Sales & Trading, and Research – although evidence of comparable workflow transformation across the wider firm remains more limited.

Morgan Stanley is also pushing the frontier in Wealth. In June 2026, it announced plans to let [external AI agents](#) interact directly with its Shareworks and Equity Edge stock-administration platforms, allowing users to access information and complete tasks through AI assistants. This is noteworthy as the bank has identified workplace relationships as an important customer acquisition channel, with approximately [\\$100 billion](#) migrating to Morgan Stanley advisors in 2025 from relationships originating through its Workplace or E*TRADE platforms. The next test is whether this depth can be replicated in Investment Banking and across the broader firm.

C. ROI MEASUREMENT & REPORTING

Despite being one of the earliest adopters of GenAI among major banks, Morgan Stanley does not report on aggregate AI:ROI. Its reporting has concentrated overwhelmingly on Wealth Management, including framing the benefit in terms of faster client follow-up, information retrieval, and operational capacity rather than dollars. Most recently, the firm's 2026 [Shareholder Letter](#) describes AI as a strategic enterprise priority that will "reshape productivity and unlock economic value.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

Morgan Stanley's early deployments in Wealth Management have increasingly become the foundation for a broader enterprise AI platform. As early as 2024, the firm articulated a vision of AI as an interaction layer sitting between employees and core systems spanning execution and order entry, CRM, reporting, and risk analytics.

Underpinning that layer is a reusable evaluation framework through which new applications can be tested for accuracy, reliability, and compliance before and after deployment. This allowed the firm to extend capabilities initially developed in Wealth Management into Institutional Securities, with management explicitly describing its objective as building platforms capable of supporting many different use cases.

Morgan Stanley's experience has greatly influenced AI development beyond the firm itself. The bank's long-term collaboration with OpenAI marks an evolution of Morgan Stanley's early-mover advantage: from adapting frontier models to regulated workflows to helping shape financial-services AI products for the wider industry.

This contributes to a unique Leadership profile among its immediate peers. Morgan Stanley's strength lies less in the breadth of disclosed transformation across every business line than in the depth of its keystone implementation and expertise accumulated through early deployment. The next test is whether that experience can become a repeatable enterprise model. Meanwhile, its continued work with OpenAI keeps Morgan Stanley closely involved in shaping how frontier AI is applied across the wider landscape of financial services.

PERFORMANCE PROFILE MORGAN STANLEY

REGION 

OVERALL RANK 9

RANK CHANGE ↓4

TALENT 16

INNOVATION 4

LEADERSHIP 13

TRANSPARENCY 8

Assessment of Productivity Tools Rollout, by Type

General Productivity

Roll-out

Pilot Focused Broad Universal

Adoption

N/A Selective Active Sustained

Usage

Task-based Workflow-specific Agentic Autonomous

Impact

Anecdotal Usage Stats Realized Impact Financial Result

Developer Productivity

Roll-out

Pilot Focused Broad Universal

Adoption

N/A Selective Active Sustained

Usage

Task-based Workflow-specific Agentic Autonomous

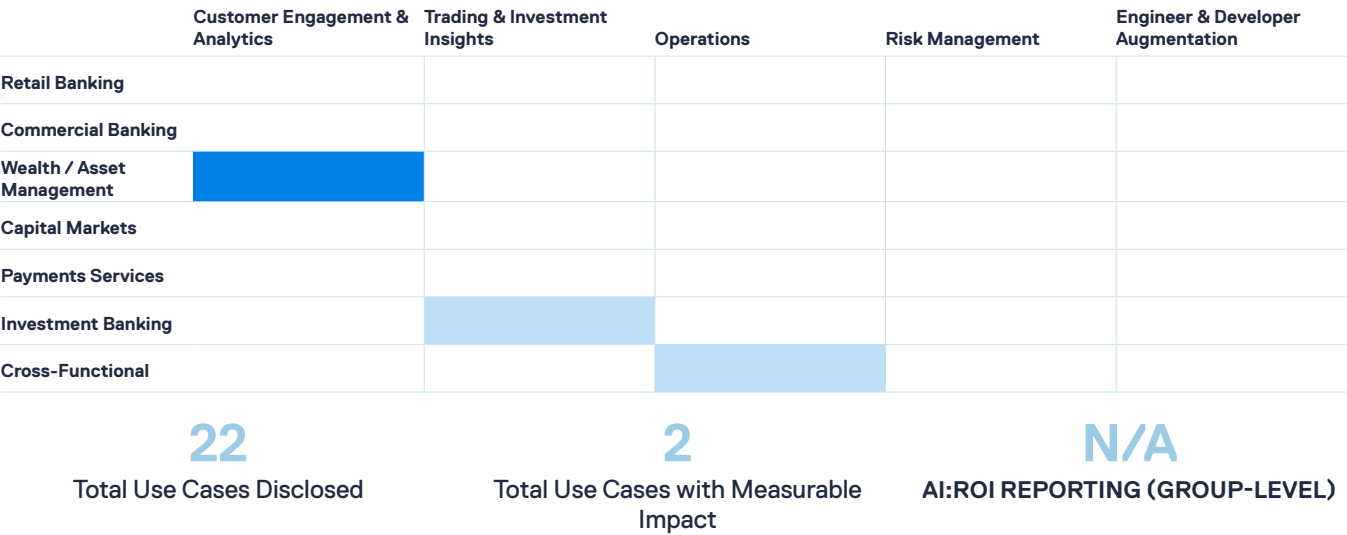
Impact

Anecdotal Usage Stats Realized Impact Financial Result

Key ○○○○ Assessment based on Public Disclosures

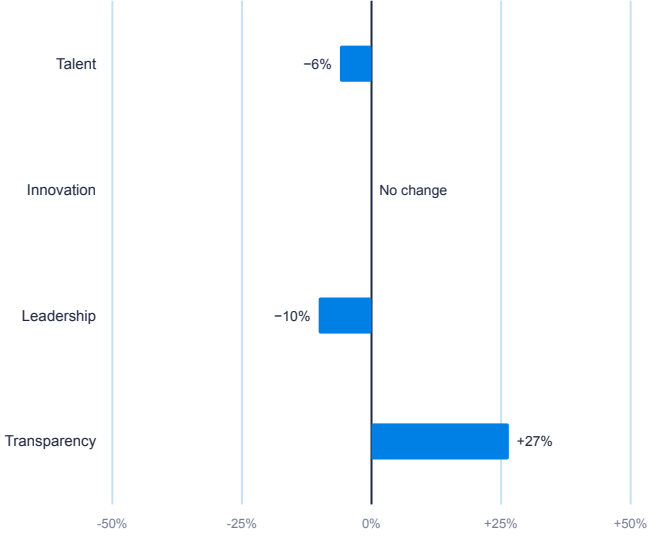
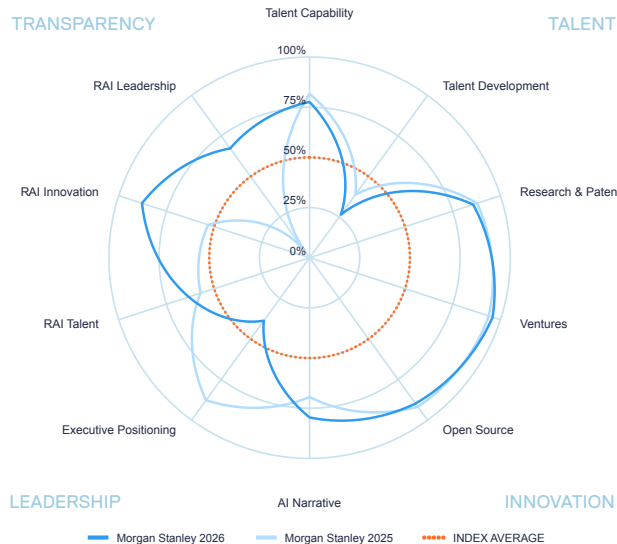
Evidence of Impact from AI Deployment By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result



Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



OVERVIEW

TD Bank returns to the Top 10 this year supported by increasingly balanced capabilities across the AI stack. The bank ranks #9 in Innovation, combining the second-largest AI research team in the Index with targeted external investment through Radical Ventures (including exposure to Cohere).

These technical capabilities are complemented by a strong Responsible AI foundation. TD ranks #5 in Transparency, with its Vector Institute partnership delivering practical Responsible AI training to 500+ employees, including work on LLM explainability and AI governance.

Increasingly, TD is converting these foundations into measurable deployment, concentrating investment on high-impact areas such as end-to-end credit journeys, software development, and contact centers.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

As of [mid-2026](#), 48,651 TD employees have access to Microsoft Copilot. This represents only half of the wider workforce, with 51% of enabled users demonstrating daily usage. TD further measured approximately 350,000 hours of Copilot assistance during a one-month period (3+ hours per week among “power users”).

Developer engagement is ever higher among enabled populations: TD previously reported a 92% engagement rate with GitHub Copilot, alongside augmented code creation. Structured onboarding, office hours, and AI training accompany these deployments, ensuring productivity-tool rollouts reflect the bank’s wider effort to foster AI proficiency rather than simply distribute licenses.

B. HIGH-IMPACT USE CASE DEPLOYMENT

TD is increasingly concentrating AI on large, end-to-end workflows where it can directly impact the cost and speed of delivering core banking services. The clearest example is in mortgages. Its first [agentic AI application](#) scans borrower documents, calculates and verifies income, checks policy requirements and discrepancies, and prepares findings for underwriters. A process that previously took an average of 15 hours can now be completed in around three minutes, with 100% of new personal mortgages passing through the new process.

That builds on a broader redesign of mortgage operations already producing [measurable cost reductions](#). Between 2023 and 2025, TD radically reduced the unit cost of mortgage adjudication by 24% through a combination of automation and process redesign. Agentic AI is intended to push these economics further (potentially halving discharge costs). The same capabilities are now being targeted at other high-volume workflows, including insurance claims, credit, fraud and contact centers.

C. ROI MEASUREMENT & REPORTING

At its September 2025 [Investor Day](#), the bank established a goal of generating [CAN \\$200M](#) in annualized revenue productivity and CAN \$100M in annualized cost savings in the “medium term.” Through the first nine months of FY26, the bank has already generated [CAN \\$195M](#) in AI value against its CAN \$200M target. Reflecting AI targets proceeding ahead of pace, the bank has upped its medium-term target value to CAN \$500M across both revenue uplift and cost savings.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

TD’s infrastructure strategy increasingly treats foundation models as a source of competitive advantage. After building Data-as-a-Service (2021), an Enterprise Analytics Lab (2022), and an AI/ML Model Development Platform (2023), In 2025, TD developed [AI Prism](#), a predictive foundation model designed to reuse intelligence across tasks rather than requiring a new model for each problem. That approach is particularly relevant in banking, where much valuable information resides in structured data.

TD is also exploring Prior Labs’ [TabPFN](#), a tabular foundation model with potential applications across lending, forecasting, operations, and risk. The strategic bet at play here is that foundation models can change the economics of predictive AI much as general-purpose models have transformed GenAI – by replacing lots of “narrow” models with reusable intelligence that applies across a broad array of products and workflows.

TD is developing governance in parallel. Its [Trustworthy AI](#) capabilities embed security, privacy, fairness, and explainability throughout the model lifecycle – creating an architecture designed to make generative AI (and ultimately agentic AI) governable at scale.

PERFORMANCE PROFILE
TD BANK

REGION

OVERALL RANK

10

RANK CHANGE

↑3

TALENT

9

INNOVATION

9

LEADERSHIP

11

TRANSPARENCY

5

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



Roll-out



Pilot
Focused
Broad
Universal



Adoption



N/A
Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Key ○○○○ Assessment based on Public Disclosures

Evidence of Impact from AI Deployment
By Line of Business and Application Area

Key ●●● Number of Use Cases ■ Evidence of Direct Financial Result

	Customer Engagement & Analytics	Trading & Investment Insights	Operations	Risk Management	Engineer & Developer Augmentation
Retail Banking			■		
Commercial Banking					
Wealth / Asset Management	■				
Capital Markets					
Payments Services					
Investment Banking					
Insurance			■		
Cross-Functional	■				

34

Total Use Cases Disclosed

7

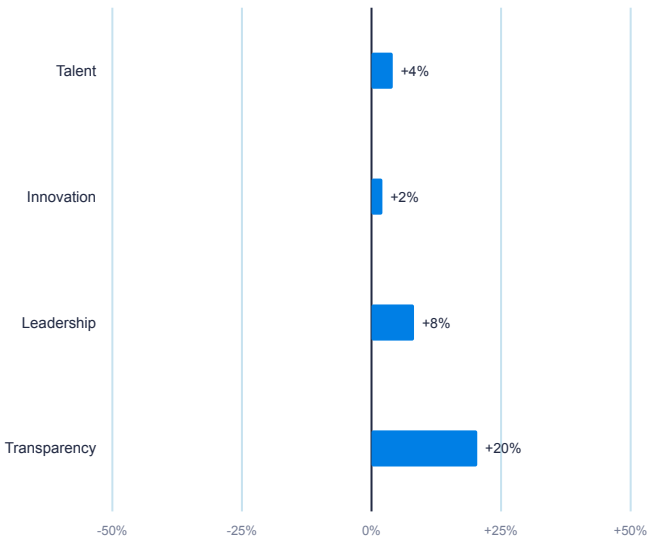
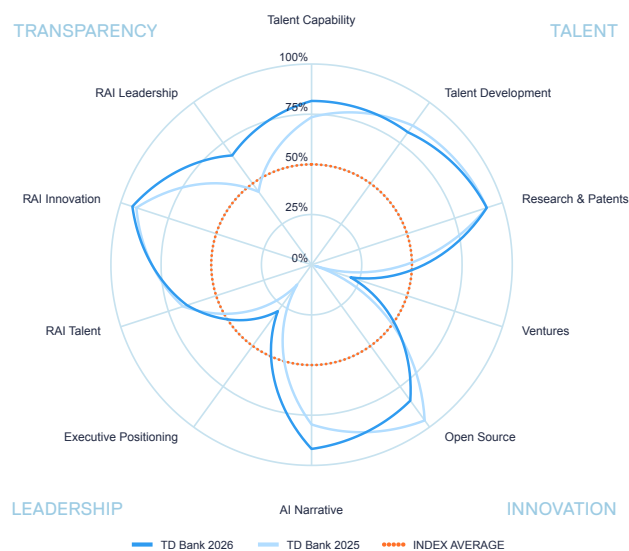
Total Use Cases with Measurable Impact

CAN \$500M

AI:ROI REPORTING (GROUP-LEVEL)
In cost savings CAN \$500M in revenue uplift (Medium Term)

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

Index Performance Profile: 2025-26 Change in Percentile Rank, by Pillar



There are inherent limitations to a methodology based on public data – it is almost impossible to find a way to evenly compare all banks across the same spectrum. Goldman Sachs is an example where, due to how they are structured and what they share externally, their leadership in AI and the full breadth of their capabilities are not reflected in our assessment. The firm is pushing the frontier of AI in Banking, as demonstrated by how it has layered generative AI capabilities into Marquee, its digital platform for institutional and corporate clients.

OVERVIEW

Goldman Sachs's performance in the Evident AI Index is anchored by its top-10 standing in the Innovation pillar. The bank's research team earns the third highest citation rate of affiliated research. The bank's venture arm drives the highest deal flow (15% of transactions) focused on AI-centric companies, ahead of Citi Ventures. Lastly, the bank is among less than 20% of peers that maintain a dedicated website outlining the bank's open-source projects and conference participation.

Goldman Sachs also showed gains in the Transparency pillar (+3 rank positions) – with clear evidence of documenting AI controls at the use-case level. To that end, the bank maintains a firmwide AI inventory and operates a dedicated AI Risk & Controls committee.

A. PRODUCTIVITY & DEVELOPER TOOL ROLLOUT

Goldman Sachs started rolling out [GS AI Assistant](#) at the beginning of 2025 and, by June, it extended it to its 46,000 employee workforce. The tool has multi-model capabilities and is also equipped with tailored features for different populations of the bank, including investment bankers, research analysts, as well as wealth and asset management employees. It processes over one million prompts per month.

Previously, in 2024, the bank started deploying [GitHub co-pilot to its](#) 12,000 developer population to help speed the creation of applications and technology. The bank complemented this in July 2025 by piloting [Devin](#), a generative-ai-based autonomous software engineering tool, and [Diffblue](#), an artificial intelligence tool that automatically writes Java unit tests. These are all steps towards CIO Marco Argenti's vision of creating a "hybrid workforce", which he said was already raising developer efficiency by up to 20%, depending on the developer and the use case.

B. HIGH-IMPACT USE CASE DEPLOYMENT

This past May, Goldman Sachs unveiled its collaboration with [Anthropic](#) in areas of Finance (accounting reconciliation pilot) and Compliance (KYC). In tandem, the entire firm is leveraging the [GS AI Assistant](#) and usage is regularly increasing. The bank has confirmed that business-specific tools are being leveraged across both its Global Banking & Markets and Asset and Wealth Management franchises.

In late August, Goldman Sachs revealed how it has layered generative AI capabilities into [Marquee](#), its digital platform for institutional and corporate clients. The platform provides fully auditable answers to users' investment questions, grounded in research, trading floor commentary, and calculations leveraging data analytics tools from its MarketView platform. While this functionality is only available internally currently, Chris Churchman (Head of Marquee) said the tool aims to "...become an integral part of our clients' investment process."

C. ROI MEASUREMENT & REPORTING

Goldman Sachs has yet to disclose any group-wide estimate of the financial value generated by AI. However, it is a core lever in its OneGS 3.0. strategy, unveiled in 2025, which plans to transform with AI core processes, including sales enablement, client onboarding, lending processes, regulatory reporting, and vendor management.

D. ENABLING INFRASTRUCTURE / PLATFORMS / ARCHITECTURE

Goldman Sachs has taken a deliberately platform-first, model-agnostic approach to generative AI. At the center is the [GS AI Platform](#), which evolved from the firm's existing machine-learning infrastructure and now serves as the common foundation for generative AI development. Rather than building its own frontier model, Goldman provides controlled access to models from providers including OpenAI, Google, and Meta – allowing applications to use different models according to their requirements.

The more important intellectual property therefore sits in the layer around the models: Goldman's proprietary data, integrations, security controls and development environment. [CIO Marco Argenti](#) describes four principles behind the platform: safe and compliant AI, model independence, greater accuracy through connection to original data sources, and abstraction of the underlying complexity so developers can build applications "over the top" without recreating infrastructure and controls for every use case.

PERFORMANCE PROFILE
GOLDMAN SACHS



OVERALL RANK

12

RANK CHANGE

↓3

TALENT

19

INNOVATION

7

LEADERSHIP

21

TRANSPARENCY

20

Assessment of Productivity Tools Rollout, by Type

General Productivity



Roll-out



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Focused
Broad
Universal



Adoption



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Selective
Active
Sustained



Usage



Task-based
Workflow-specific
Agentic
Autonomous



Impact



Anecdotal
Usage Stats
Realized Impact
Financial Result

Developer Productivity



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Task-based
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Autonomous



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Anecdotal
Usage Stats
Realized Impact
Financial Result

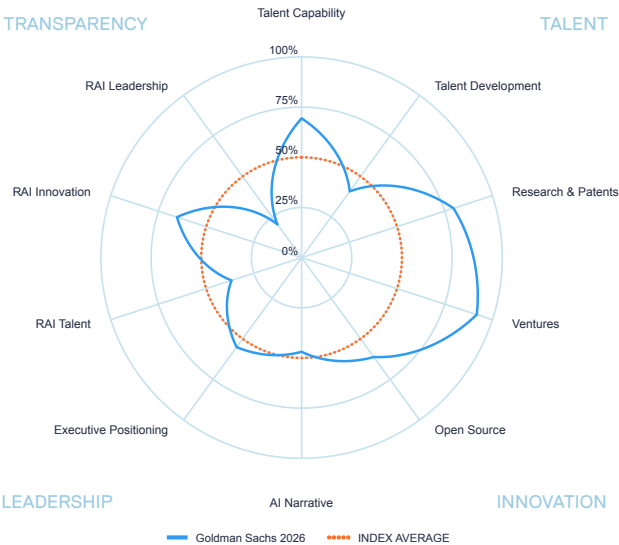
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Capital Markets					
Payments Services					
Investment Banking					
Cross-Functional					

Index Performance Profile: Percentile Rank of Index Score, by Sub-Pillar

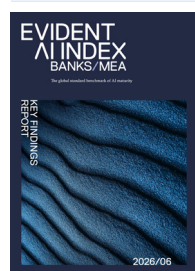


APPENDIX | REGIONAL SPOTLIGHTS: MEA & LATAM

This year, in addition to updating our **Global Index**, Evident expanded our coverage to 45 of the largest regional banks operating in the **Middle East & Africa**, as well as **Latin America**. These additional rankings provide an expanded set of benchmarks, best practices, and use cases – focused on how leading banks are adapting AI to suit the operating environment defined by each region.

See below for profiles of which regional leaders challenge the status quo across our four dimensions of analysis: *Talent, Innovation, Leadership, and Transparency*.

MEA SPOTLIGHT



OVERALL RANK

1

Emirates NBD

WHAT THEY'RE DOING

Building deployment-focused AI talent while applying AI to high-volume internal workflows, including recruitment

THE IMPACT

The bank saved 8,000 hours and \$400k in interview cost, cut the time to offer by 80%, and boosted candidate NPS by 100%.

THE SIGNAL

#1 GCC bank in the **TALENT** pillar, driven by the largest Software Implementation & Product Management teams found in the wider region.

WHY IT MATTERS

Emirates NBD demonstrates how deploying AI in a particularly competitive talent market can expand search parameters efficiently, allowing human recruiters to concentrate on higher-value hiring decisions.

TALENT

3

INNOVATION

3



“What we’ve been able to do with technology is think about how we can service the community better. Are we missing out on key talent? Are we missing out on top talent? We chose volume because it is where we saw the opportunity to have the quickest impact and the quickest value. Our ATS and our recruiters couldn’t deal with that volume – we were leaving 9,900 applications in the dark.”

Jonathan Mears
Global Head of Talent Acquisition
Emirates NBD

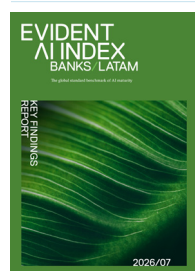
LEADERSHIP

2

TRANSPARENCY

14

LATAM SPOTLIGHT



OVERALL RANK

1

NuBank

WHAT THEY'RE DOING

Years of proprietary transaction data, applied research, and strategy acquisitions produced the bank’s foundation model for underwriting (**NuFormer**).

The latest iteration incorporates techniques pioneered by open-weight models, including Qwen and Kimi.

THE IMPACT

Latest improvements delivered 4x context length, 4x training speed and 4x inference speed, while reducing production costs.

THE SIGNAL

#1 LATAM bank in the **INNOVATION** pillar, with the acquisition of Hyperlane demonstrating a mature strategy of where to “build vs. buy.”

WHY IT MATTERS

Frontier AI innovation can compound into core banking advantage. Nubank shows how advances pioneered in general-purpose models can be transferred into proprietary models for core processes – improving performance to better manager credit risk.

TALENT

1

INNOVATION

1



“Research is compounding gains in efficiency and model quality.”

David Velez
CEO
NuBank

LEADERSHIP

1

TRANSPARENCY

3

MEA SPOTLIGHT



OVERALL RANK

3

First Abu Dhabi Bank

WHAT THEY'RE DOING	THE IMPACT
FAB developed NUMO, an AI-powered Software Delivery Lifecycle (SDLC) platform that transforms the entire software engineering journey from ideation to production. NUMO enables teams to accelerate software delivery while maintaining quality, consistency, and compliance standards.	NUMO has reduced manual engineering effort, improved developer productivity, and enhanced delivery quality. Today, over 50% of active technology project team members leverage AI agents to automate engineering activities – accelerating delivery and improving execution efficiency.
THE SIGNAL	WHY IT MATTERS
#1 MEA bank in the LEADERSHIP pillar, driven by the most AI use cases with reported outcomes found in the region; only MEA bank to secure the top spot across 2 of 4 pillars.	FAB has embedded AI into everyday engineering practices at enterprise scale – with more than 1,000 technology professionals actively using this platform. By embedding development, engineering, automation, and governance within a single platform, the bank is creating a repeatable and scalable framework for AI-driven software delivery across the enterprise.

TALENT

6

INNOVATION

7

↓
“At FAB, our ambition is to embed AI into the way we operate, build, and deliver at scale. NUMO is an important example of that ambition in action, bringing AI and agentic capabilities across the engineering lifecycle to strengthen how ideas move from concept to production. By combining innovation with engineering discipline, we are creating a more intelligent, efficient, and scalable technology organisation, one that can deliver greater value for our customers and the businesses we serve.”

Antranik Tchekboukjian
Chief Information Officer, Enterprise
First Abu Dhabi Bank

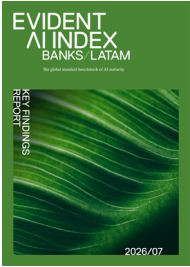
LEADERSHIP

1

TRANSPARENCY

1

LATAM SPOTLIGHT



OVERALL RANK

2

Itaú Unibanco

WHAT THEY'RE DOING	THE IMPACT
Invested heavily in AI controls alongside AI infrastructure: ~70% of investment in scalable AI platforms has gone toward control mechanisms, including dedicated Red Teams. Its Algorithmic Ethics program embeds monitoring, evaluation and risk mitigation into AI development.	Creates a common governance framework for stress-testing models, identifying vulnerabilities and strengthening safeguards before deployment - supporting the safe scaling of increasingly autonomous AI systems.
THE SIGNAL	WHY IT MATTERS
#1 LATAM bank in the TRANSPARENCY pillar, driven by clear documentation of scalable governance.	Governance can be an accelerator, not just a constraint. Itaú shows how investing in centralized controls can give banks the confidence and infrastructure to scale AI - particularly as use cases become more autonomous.

TALENT

2

INNOVATION

3

↓
“The cost of AI can explode if there’s no controls, similar to what we saw in the migration to the cloud.”

Ricardo Guerra
CTO
Itaú Unibanco

LEADERSHIP

2

TRANSPARENCY

1

Evident is the leading benchmarking and intelligence platform for AI in financial services. We give enterprise AI leaders the benchmarks, data and research they need to make confident decisions, accelerate adoption and build AI programs that scale.



AI BENCHMARKING
Private and public AI benchmarking to assess your organization's AI capabilities and maturity



DATA TRACKERS
500+ AI Use Cases
1,000+ AI Research Papers
1,000+ AI Patents
900+ Ventures



TRENDS REPORTS
Cutting-edge trend reports on AI adoption, investment and innovation



COMMUNITY
Evident AI Symposium
Virtual roundtables
Member dinners



AI BENCHMARKING

PUBLIC BENCHMARKING

Unpack your organization's standing in the Evident AI Index and identify opportunities to accelerate AI capabilities.

PRIVATE BENCHMARKING

Benchmark your AI use cases, spend and returns against major financial institutions. Determine where your AI deployment stands now, and where to focus investment next.



INTELLIGENCE

DATA TRACKERS

Track AI innovation, investment and adoption across financial services with our comprehensive databases of the latest use cases, research, patents and ventures.

TRENDS REPORTS

Explore the emerging trends shaping AI in financial services with cutting-edge research reports.

NEWS

Stay ahead of the curve with the latest, curated insights on the technologies, policies and innovations shaping AI in financial services.



COMMUNITY

EVIDENT AI SYMPOSIUM

Our annual gathering of senior AI leaders in financial services. We come together each year to get real answers on how to drive AI transformation forward.

ROUNDTABLES

Live and on-demand virtual roundtables. Put your questions to our experts and top AI practitioners shaping the future of finance.

MEMBER DINNERS

Connect and network with peers and AI thought leaders at intimate member-only dinners.

To learn more about how your organization can work with Evident, [get in touch](#) with our team



The Evident AI Symposium brings together 300 banking and insurance executives, innovators, and policymakers for a day of high-impact discussions on AI adoption in financial services, all fueled by data from the Evident AI Index. Together we'll ask the practical questions that really matter for AI adoption in financial services.

Following the launch of the 2026 AI Index for Banking and our inaugural AI Index for Insurance, we're gathering in New York to discuss the latest trends in AI adoption across financial services: how to manage risk and optimize model performance, how to embrace cutting-edge capabilities while realizing the value of existing models, where and how agentic systems can deliver on their immense promise, and what the future of the financial services and AI sectors will look like.

The Symposium takes place on **Thursday 22 October** in New York. Panel discussions with leading experts run throughout the day with breaks for lunch and networking followed by a drinks reception for all in-person attendees. Virtual attendees can watch via livestream.

AGENDA

08.00-08.45	ARRIVAL & BREAKFAST
08.45-09.00	WELCOME From Evident's Co-founders on the Evident AI Index
09.00-09.20	SPOTLIGHT In conversation with Stephanie Ferris , CEO & President, FIS
09.20-09.40	SPOTLIGHT In conversation with Lori Beer , Global CIO, JPMorganChase
09.40-10.00	SPOTLIGHT In conversation with Mojgan Lefebvre , Executive Vice President and Chief Technology & Operations Officer, Travelers
10.00-10.20	SPOTLIGHT In conversation with Marie-Jeanne Deverdun , Chief Technology, Data and Innovation Officer, Deutsche Bank
10.20-10.40	BREAK
10.40-11.00	SPOTLIGHT In conversation with Marco Argenti , Chief Information Officer, Goldman Sachs
11.00-12.00	DEMOS FROM THE FRONTIER On-stage demonstrations of live, in-deployment AI use cases from across financial services.
12.00-12.20	SPOTLIGHT In conversation with Daniele Magazzeni , Group Chief AI Officer, UBS and Greg Ulrich , Chief AI and Data Officer, Mastercard
12.20-13.20	LUNCH
13.20-14.00	ROUNDTABLE How is AI usage evolving?
14.00-14.20	SPOTLIGHT In conversation with Jodie Wallis , Global Chief AI Officer, Manulife and Tyler Jewell , CEO, Akka
14.20-15.00	ROUNDTABLE How do we harness agents?
15.00-15.20	SPOTLIGHT In conversation with Prem Natarajan , EVP, Chief Enterprise AI Officer & Chief Scientist, Capital One
15.20-15.40	BREAK
15.40-16.00	SPOTLIGHT In conversation with Hari Gopalkrishnan , Chief Technology & Information Officer, Bank of America
16.00-16.40	ROUNDTABLE How to get an edge from evals?
16.40-17.00	SPOTLIGHT In conversation with Yann LeCun , Executive Chairman, AML Labs
17.00	CLOSING REMARKS