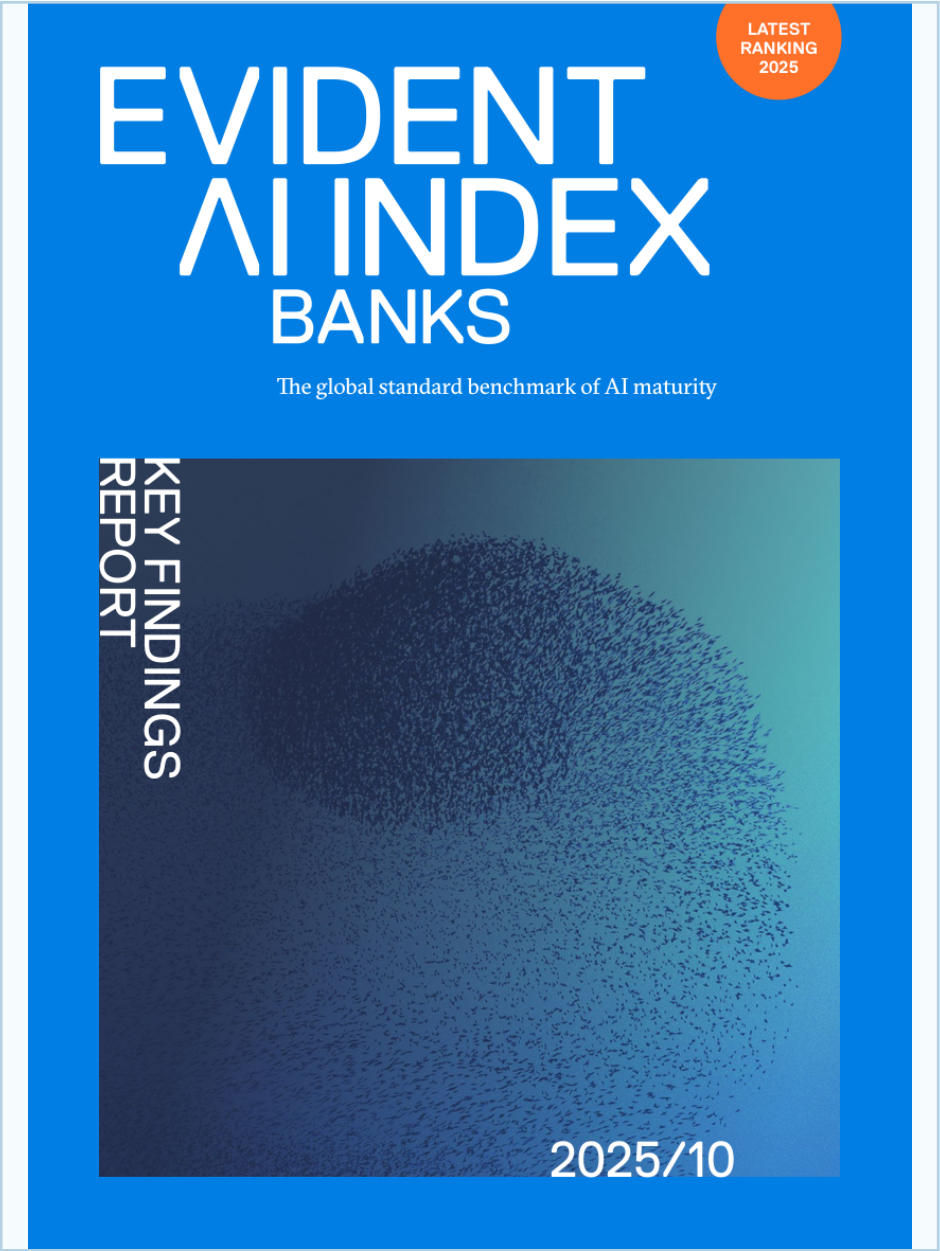




Original visual - pág. 1

Traducción / reconstrucción editable

2025/10
Informe de hallazgos clave. Último ranking 2025.
Evident AI Index Banks: el estándar global de referencia sobre madurez de IA en bancos.



Original visual - pág. 2

Traducción / reconstrucción editable

Evident AI Index: Informe de hallazgos clave - Octubre de 2025

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EVIDENT
AI INDEX
BANKS

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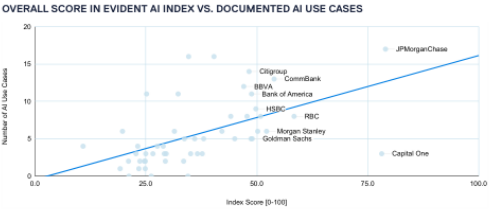
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EVIDENT AI INDEX BANKS

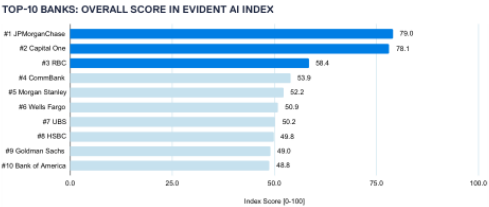
Executive Summary

1 GREATER AI MATURITY = MORE DOCUMENTED USE CASES
Higher performance in the Evident AI Index correlates with more robust AI deployment. Banks with higher overall scores in the Index are disclosing more AI use cases. Time will tell if these investments into the enablers of AI maturity will translate into meaningful and lasting financial outcomes.

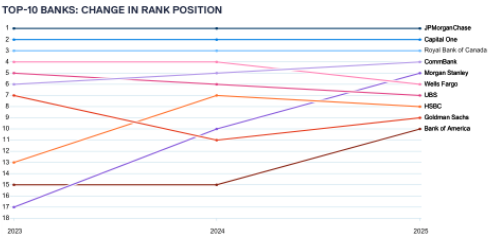
Sep 2025 Update of Use Case Tracker, n=280 AI use cases



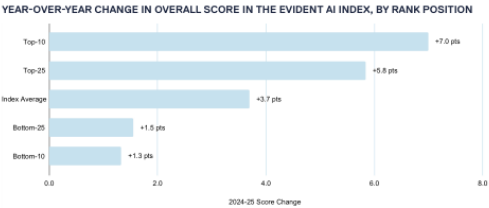
2 TOP OF THE CLASS (AGAIN)
JPMorganChase and Capital One retain their positions at the top of the Index for the third consecutive year. Capital One retains its lead in the Talent pillar following its acquisition of Discover. Meanwhile, JPMC is the top bank across Innovation, Leadership, and Transparency. While both banks increased their score year-over-year, the gap separating them has effectively halved.



3 COMPETITION HEATS UP AT THE TOP OF THE RANKING
Goldman Sachs (#9) reclaims a top-10 position after dropping last year. Rounding out the leaderboard, Bank of America (#10) makes its debut among the top-10 banks. Meanwhile, the next five banks (#11-15) all demonstrate consistent year-over-year improvement (averaging +8.7 points) – creating the fiercest pocket of competition observed across the entire Index.



4 LEADERS ACCELERATE
Year-over-year, the top-10 banks are increasing their scores 2.3x faster than the wider Index. While this cohort is gaining ground across each and every pillar of the methodology – they are showing the greatest acceleration away from peers in Talent and Innovation (the most consequential and heavily weighted dimensions of our analysis).
October 2025 vs. October 2024



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Resumen ejecutivo

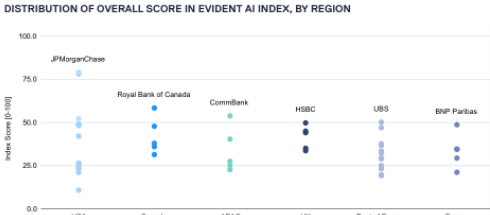
1. Mayor madurez de IA = más casos de uso documentados. Un mejor desempeño en el Evident AI Index se correlaciona con despliegues de IA más robustos. Los bancos con puntajes generales más altos informan más casos de uso de IA. Quedará por verse si estas inversiones en habilitadores de madurez de IA se traducen en resultados financieros significativos y duraderos. El gráfico compara puntaje del índice con número de casos de uso documentados.
2. Los mejores de la clase, otra vez. JPMorganChase y Capital One conservan por tercer año consecutivo los dos primeros lugares. Capital One mantiene el liderazgo en Talento tras adquirir Discover; JPMC lidera Innovación, Liderazgo y Transparencia. Ambos aumentaron su puntaje interanual y la brecha entre ellos se redujo prácticamente a la mitad.
3. La competencia se intensifica arriba del ranking. Goldman Sachs vuelve al top 10 y Bank of America ingresa por primera vez. Los puestos 11 a 15 muestran mejoras consistentes, con un promedio de +8,7 puntos, generando la zona más competitiva del índice.
4. Los líderes aceleran. El top 10 aumenta su puntaje 2,3 veces más rápido que el resto del Índice, especialmente en Talento e Innovación.

EVIDENT AI INDEX BANKS

Executive Summary

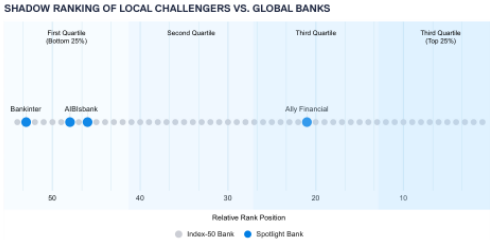
5 REGIONAL BIFURCATION GROWS

While the established regional leaders remained fixed, the “spread” between the top-performing banks across all six regions grew year-over-year. This suggests the growing divide in AI maturity permeates the wider industry, but remains most pronounced among the US banks in particular.



6 SPOTLIGHT ON DISRUPTORS

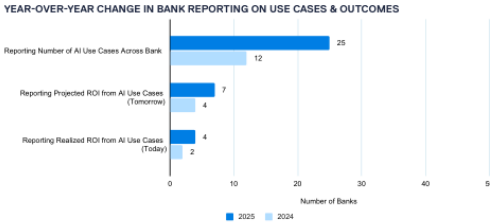
For the first time, Evident looked beyond the 50 banks tracked in the Evident AI Index (selected on the basis of total assets) to identify potential disruptors to the status quo. A detailed review of Ally Financial's head-to-head performance demonstrates the “all-digital” bank can easily compete with the top-20 global banks, punching well above its weight class.



October 2025, n=4 banks

7 OUTCOMES GET ORGANIZED

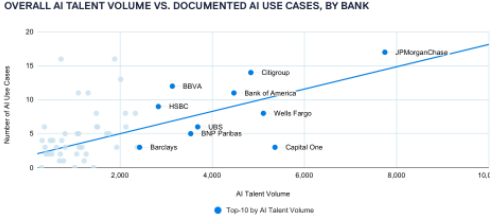
The number of banks reporting the total number of active AI use cases across the enterprise doubled year-over-year. However, only three banks (BNP Paribas, DBS, and JPMC) prove capable of reporting estimates for both present and projected ROI across all such use cases.



October 2025 vs. October 2024, n=50 banks

8 TALENT DRIVES OUTCOMES

The top-10 banks measured by current AI talent volume disclosed 2x more AI use cases than the wider Index, indicating an accelerating flywheel effect between AI talent and progress on practical business applications.



Sep 2025 Update of Use Case Tracker, n=280 AI use cases

Traducción / reconstrucción editable

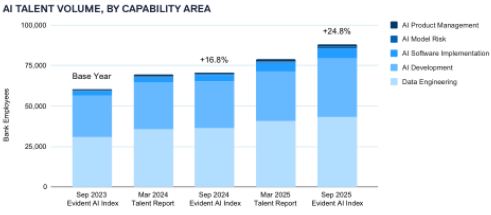
Resumen ejecutivo

5. Crece la bifurcación regional. Aunque los líderes regionales establecidos se mantuvieron, la distancia entre bancos de mejor y peor desempeño dentro de las seis regiones aumentó interanualmente. Esto sugiere que la brecha de madurez de IA atraviesa a toda la industria, aunque es particularmente marcada entre bancos de Estados Unidos.
6. Foco en disruptores. Por primera vez, Evident miró más allá de los 50 bancos del Índice para identificar potenciales disruptores. El análisis comparativo de Ally Financial muestra que un banco totalmente digital puede competir con facilidad frente al top 20 global y rendir por encima de su escala.
7. Los resultados se organizan. Se duplicó el número de bancos que reportan la cantidad total de casos de uso activos de IA en toda la empresa. Sin embargo, solo BNP Paribas, DBS y JPMC informan estimaciones tanto de ROI presente como proyectado.
8. El talento impulsa resultados. Los 10 bancos con mayor volumen de talento de IA comunicaron el doble de casos de uso que el resto, mostrando un efecto de rueda volante entre talento y aplicaciones prácticas.

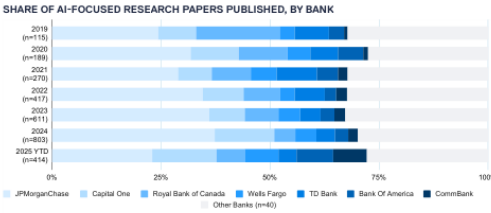
EVIDENT AI INDEX BANKS

Executive Summary

9 TALENT GROWTH HITS NEW RECORD
Across the 50 banks, the AI talent pool grew +25% year-over-year – representing our biggest spike on-record. Without exception, the top-5 banks expanding their AI talent were all US players, including: Capital One (by way of the Discover acquisition), JPMC, Citigroup, Bank of America, and Wells Fargo.

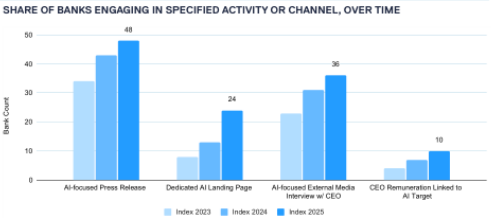


10 INCUMBENT INNOVATION LEADERS REMAIN DOMINANT
US banks continue to dominate distinct domains within innovation, reflecting a strong headstart over the rest of the sector. JPMC leads in AI Research (34% of output), Capital One leads in Patents (35% of filings), and BNP Paribas leads in Ventures (8% of dealflow).



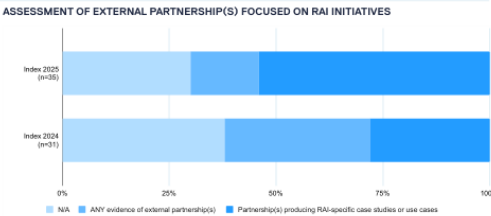
2019 - 2025 YTD, n=2,819 papers

11 AI COMMUNICATIONS RAMP UP
Alongside traditional engagement via press releases and media interviews, the number of banks supporting dedicated webpages documenting their AI activities doubled year-over-year. This gives Capital One, Royal Bank of Canada, Morgan Stanley, and many others a centralized platform to document their latest research, use cases, and proprietary IP.



2023 - 2025, n=50 banks

12 RAI PARTNERSHIPS GET PRACTICAL
35 of the 50 banks now engage in external partnerships focused on Responsible AI. Over the past year, the share of these partnerships producing published case studies or use cases has grown from 45% to 75% – demonstrating the pace at which these collaborations are producing concrete evidence of progress.



October 2025 vs. October 2024, n=50 banks

Traducción / reconstrucción editable

Resumen ejecutivo

9. El crecimiento del talento marca récord. En los 50 bancos, el talento de IA creció +25% interanual, el mayor salto registrado. Los cinco bancos que más expandieron su talento fueron estadounidenses: Capital One, JPMC, Citigroup, Bank of America y Wells Fargo.
10. Los líderes incumbentes de innovación siguen dominando. Los bancos de EE.UU. conservan dominios distintivos: JPMC lidera investigación de IA, Capital One patentes y BNP Paribas ventures.
11. Aumenta la comunicación sobre IA. Además de comunicados y entrevistas, se duplicó el número de bancos con páginas dedicadas a documentar sus actividades de IA. Esto brinda a Capital One, RBC, Morgan Stanley y otros una plataforma centralizada para investigación, casos de uso y propiedad intelectual.
12. Las alianzas de IA responsable se vuelven prácticas. 35 de los 50 bancos participan en alianzas externas sobre IA responsable. La proporción de esas alianzas que producen casos de estudio o casos de uso publicados pasó de 45% a 75%.

4

Los miembros de Evident acceden a benchmarking, informes, data trackers, eventos exclusivos y mesas redondas. Se agradece a Andrew Haynes, Colin Gilbert, Daniel Shackleford y al equipo contribuyente. Co-fundadoras: Alexandra Mousavizadeh y Annabel Ayles.



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Metodología del Evident AI Index

El Índice mide madurez de IA bancaria en cuatro pilares.

Talento: cantidad y densidad de empleados de IA y datos; iniciativas visibles para contratar, retener y desarrollar talento. Incluye capacidad de talento en desarrollo de IA, ingeniería de datos, riesgo de modelos de IA, implementación de software de IA y gestión de producto de IA; y desarrollo de talento mediante atracción, retención y capacitación.

Innovación: inversión de largo plazo en investigación, patentes, inversiones, adquisiciones y participación open source. Incluye investigación y patentes, ventures y ecosistema abierto.

Liderazgo: foco de IA en narrativa corporativa, composición del equipo ejecutivo y comunicación externa de ejecutivos. Evalúa narrativa de IA y posicionamiento ejecutivo.

Transparencia: prácticas de IA responsable: procesos internos, alianzas, talento dedicado, principios y gobernanza. Incluye talento RAI, innovación RAI y liderazgo RAI.

Esquema de ponderación: Talento 45%, Innovación 30%, Liderazgo 15%, Transparencia 10%.



Ranking Evident AI Index - Octubre de 2025

El Índice evalúa los enfoques que adoptan los bancos frente a la preparación para IA. La edición de octubre de 2025 cubre 50 grandes bancos de Norteamérica, Europa y Asia. Cada entidad es evaluada con más de 70 indicadores públicos agrupados en Talento, Innovación, Liderazgo y Transparencia.

Ranking general: 1 JPMorganChase, 2 Capital One, 3 Royal Bank of Canada, 4 CommBank, 5 Morgan Stanley, 6 Wells Fargo, 7 UBS, 8 HSBC, 9 Goldman Sachs, 10 Bank of America. Luego BNP Paribas, Citigroup, TD Bank, BBVA, Lloyds Banking Group, NatWest, BNY, DBS, Bank of Montreal, ING, Santander, CIBC, Barclays, Société Générale, Groupe BPCE, Standard Chartered, Intesa Sanpaolo, Deutsche Bank, Scotiabank, Rabobank, Crédit Agricole, ABN AMRO, Danske Bank, NAB, Charles Schwab, Truist, ANZ, Commerzbank, Raiffeisen Bank International, US Bank, CaixaBank, PNC, State Street, UniCredit, Westpac, Crédit Mutuel, Citizens Financial, KBC, Nordea y First Citizens.



Chapter 1
Introduction

The Evident AI Index was launched in January 2023 with the aim of establishing the definitive benchmark for AI maturity and readiness throughout the banking sector (and beyond). This publication marks the fourth consecutive ranking since the Index debuted – expanding to cover 50 of the largest banks across North America, Europe, and APAC in November 2023. It has since been updated on an annual basis.

At Evident, we believe in the power of benchmarking. Specifically, we believe in its ability to separate the “hype” from the “reality” in areas of strategic investment undergoing profound, disruptive, and lasting change.

As AI maturity accelerates, institutions that fail to keep pace with established leaders risk falling further behind in efficiency, customer experience, and regulatory readiness. By measuring progress relative to peers, banks can quickly identify capability gaps, set realistic targets, and ensure they are not just experimenting with AI – but keeping pace with maturing industry standards for AI deployment, AI governance, and ultimately, return on investment.

FROM STRATEGIC ENABLERS TO BUSINESS OUTCOMES

Accelerating impactful AI deployments in banking requires pulling multiple strategic levers in tandem (and in the right order of operations).

Talent provides the foundation, ensuring institutions have both the technical expertise to build robust, compliant AI applications, as well as the organizational capacity to upskill employees who will integrate AI into daily workflows.

Innovation – pursued through research, patents, and ventures – fuels differentiation and speed, allowing banks to either invent proprietary solutions, secure intellectual property, or accelerate adoption of external solutions that shorten time-to-market.

Effective **Leadership** establishes the overarching narrative and mobilizes momentum by clearly articulating an AI strategy, positioning executives as thought leaders, and communicating incremental progress and ROI to build and reinforce confidence among key stakeholders.

Last but not least, **Transparency**, rooted in Responsible AI practices, ensures that use cases are explainable, auditable, and trusted – thereby reducing regulatory and reputational risk while reinforcing customer and investor confidence alike.

The Evident AI Index was constructed to encapsulate these key levers – and by extension, identify the banks that are most likely to unlock meaningful ROI from ongoing AI investment.

THE AI JOURNEY: WHERE ARE WE NOW?

While some have described recent history as “*The Summer AI Turned Ugly*” – characterized by inflated expectations, unrealistic valuations, and mounting anxieties across the wider ecosystem – we see a different story playing out within the banking sector specifically.

Armed with three years of longitudinal data, the Index profiles a level of investment and commitment to AI transformation that continues to grow, expand, or accelerate (by double or triple digits) across almost every metric we examine.

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Capítulo 1 | Introducción

El Evident AI Index fue lanzado en enero de 2023 para establecer el benchmark definitivo de madurez y preparación en IA para el sector bancario. Esta publicación marca el cuarto ranking consecutivo y cubre 50 grandes bancos de Norteamérica, Europa y APAC.

Evident destaca el valor del benchmarking para separar hype y realidad en áreas de inversión estratégica sometidas a cambios profundos. A medida que la madurez en IA se acelera, quienes no sigan el ritmo pueden quedar rezagados en eficiencia, experiencia de cliente y preparación regulatoria.

De habilitadores estratégicos a resultados de negocio. El despliegue de IA requiere accionar en paralelo: Talento como base técnica y organizacional; Innovación mediante investigación, patentes y ventures; Liderazgo para articular estrategia y comunicar ROI; y Transparencia para asegurar explicabilidad, auditabilidad y confianza.

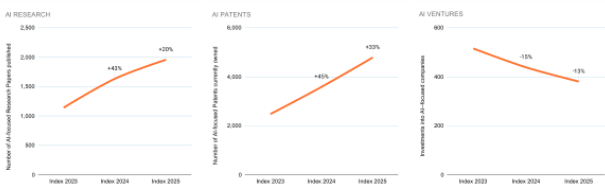
El Índice identifica los bancos con mayor probabilidad de capturar ROI significativo a partir de su inversión en IA.

3-YEAR TRAJECTORY OF KEY BENCHMARKS

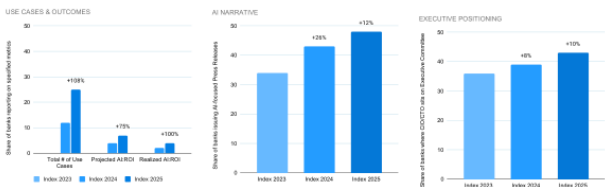
TALENT



INNOVATION



LEADERSHIP



TRANSPARENCY



ROI: NO LONGER A QUESTION OF IF, BUT WHEN ... AND HOW MUCH?
As showcased above, virtually every key metric of AI adoption is moving "up and to the right." As a further signal of intention and follow through, all banks – regardless of size – are increasing their AI budgets.

That said, the journey from initial investment to realized value is not as straight as our graphs (or external critics) would suggest. A few examples of the daily struggles to drive adoption at leading banks serve as illustration:

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Trayectoria de 3 años de benchmarks clave

Los gráficos muestran que casi todas las métricas relevantes de adopción de IA avanzan hacia arriba: volumen de talento, capacidad, contratación, entrenamiento, investigación, patentes, comunicaciones de IA, posicionamiento ejecutivo, liderazgo de IA responsable, investigación RAI y principios RAI.

ROI: ya no es cuestión de si ocurrirá, sino cuándo y cuánto. Todos los bancos, sin importar tamaño, aumentan presupuestos de IA. Sin embargo, el camino desde la inversión inicial hasta el valor realizado no es lineal. El informe advierte sobre desafíos cotidianos de adopción, medición, gobernanza y escalamiento.



Chapter 1
Introduction

- **Training & Champions:** Behind every new user reported by a bank as part of firmwide rollouts of internal AI assistants, there are countless hours of training, preparation, and delivery required – alongside demonstrating practical applications and identifying AI champions in each business line to ensure teams adopt, utilize, and unlock efficiency from available tools.
- **Preparing for Agentic AI:** Banks face the challenge of moving from POC to scaling proven Generative AI solutions at the domain level. Banks must avoid over-optimizing for today’s tools at the expense of falling behind on the full workflow transformation.
- **Second Line of Defense:** One of the biggest blockers to GenAI and Agentic AI rollouts is finding scalable solutions to model validation. In response, banks are rethinking model architecture while looking to shift the focus to “output monitoring” and controls.
- **Use Case Reusability:** Faster time-to-production of use cases is only being achieved by establishing centralized workbenches to avoid duplication of efforts across the bank.
- **Frequent Revision to AI Strategy:** AI strategy must be continually reviewed, reevaluated and repivoted every few months due to the speed in which new features are released by hyperscalers, resulting in wasted work and significant re-planning efforts.

Thankfully, many bank CEOs recognize that overcoming these challenges along the journey to unlocking value takes time – and continue to publicly express strong conviction in the near-term impact of AI:

SOURCE	DATE	QUOTE
Robin Vince Chairman & CEO BNY	May 5, 2025	“I think it’s going to start to define industries – and I think that’s true in financial services as well. I think companies that do AI very well in the next two ... three, four, five years will <i>win</i>. Companies that don’t do it properly or somehow ignore it will probably <i>fail</i> and will not survive. <i>I think it’s so binary – the amount of impact that it’s actually going to have in terms of improving efficiency of how you run a company...”</i>
Jamie Dimon Chairman & CEO JPMorganChase	June 11, 2025	“We took AI and data out of [the] technology [org]. It’s too important and technology does a great job and [remains] a deep partner. But we <i>put AI at that management table</i>. Are we doing enough? Are we doing it right? <i>There will be no job, no process, no function that won’t be affected by AI – mostly for the positive. It’s about getting all of the people who run these businesses to understand the power of it...”</i>
Brian Moynihan Chairman & CEO Bank of America	July 16, 2025	“We’re continuing to see the benefits of our long term investment in technology capabilities, digitization, machine learning – and now we’re starting to see the beginnings [of] the AI practices that we develop <i>pay off</i>. <i>And we’re looking forward to much more...”</i>

Through all the twists and turns in the AI journey this year, we have seen growing evidence that investment is leading to more tangible instances of AI deployment and greater financial impact than ever before.

Twice as many banks reported a total number of active AI use cases (jumping from 12 to 25 banks since last year). And we are seeing a stronger correlation than ever between a bank’s overall score in the Evident AI Index (across all enablers of AI maturity) and the growing number of AI use cases they are choosing to disclose.

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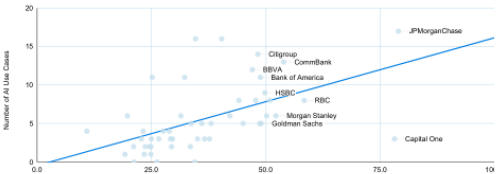
Capítulo 1 | Introducción

Los desafíos operativos incluyen entrenamiento y campeones internos, preparación para IA agéntica, validación de modelos en la segunda línea de defensa, reutilización de casos de uso y revisiones frecuentes de estrategia debido a la velocidad de evolución de los hyperscalers.

Aun así, muchos CEO bancarios mantienen una fuerte convicción sobre el impacto próximo de la IA. Robin Vince de BNY afirmó que las empresas que hagan muy bien IA ganarán y quienes la ignoren probablemente no sobrevivan. Jamie Dimon de JPMC señaló que no habrá puesto, proceso o función que no sea afectado por IA. Brian Moynihan de Bank of America indicó que empiezan a verse beneficios de inversiones de largo plazo en tecnología, digitalización, machine learning y prácticas de IA.

La evidencia del año muestra más despliegues tangibles y mayor impacto financiero.

OVERALL SCORE IN EVIDENT AI INDEX VS.
DOCUMENTED AI USE CASES



September 2025 Update of Use Case Tracker,
n=280 AI use cases

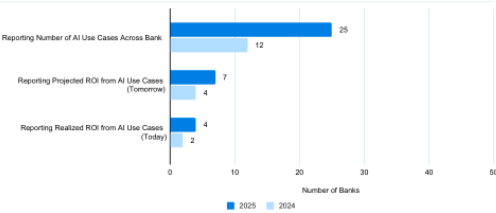
In addition, AI leaders in banks have become significantly more open to discussing efficiency gains, cost savings, revenue uplift, as well as realized or projected ROI than ever before.

We believe this shift in tone and newfound transparency marks an important inflection point. Put simply: **AI is no longer framed solely as experimental, but as a driver of measurable business value.**

This year's Index reflects several significant milestones in terms of outcomes:

- Nearly twice as many banks reported projected returns across all use cases (up from 4 to 7 banks).
- Twice as many banks reported realized returns across all use cases (up from 2 to 4 banks).
- But **only three banks** report both realized and projected ROI. These mavericks include: **BNP Paribas, DBS, and JPMorganChase** (all of which have already revised projections upwards).

YEAR-OVER-YEAR CHANGE IN BANK
REPORTING ON USE CASES & OUTCOMES



October 2025 vs. October 2024, n=50 banks

All of the above elements reinforce something we hear continually from leaders within the industry: "... the potential of this technology continues to outstrip the speed at which we can adapt and integrate it into our operations."

Even if the so-called "value of AI" is taking longer to deliver than what some academic studies (and the media) would desire, the banking industry seems on the cusp of moving from scattered anecdotes of AI:ROI to demonstrable, sustained value delivery and broader reporting at the enterprise-level.

2026–27 is the timeframe that banking leaders most commonly cite as the transitional period when AI returns will become both material and reportable at scale. While this achievement feels imminent, the next question will be: *Is it enough?*

Traducción / reconstrucción editable

Capítulo 1 | Introducción

Los bancos líderes se muestran más abiertos a discutir eficiencia, ahorro de costos, crecimiento de ingresos y ROI realizado o proyectado. El tono cambia: la IA ya no se presenta solo como experimento, sino como motor de valor medible.

Hitos de resultados: casi se duplicó la cantidad de bancos que informan retornos proyectados sobre todos los casos de uso; se duplicó la cantidad que informa retornos realizados; solo BNP Paribas, DBS y JPMC reportan ambos tipos de ROI, y revisaron sus proyecciones al alza.

La industria parece estar cerca de pasar de anécdotas dispersas de ROI a una entrega sostenida y reportable a nivel empresarial. El período 2026-2027 es mencionado como transición hacia retornos materiales y reportables a escala.

Chapter 2
The Results

In 2024, the Evident AI Index depicted a rapidly evolving banking industry with respect to AI adoption. Over 40 of the 50 banks improved their performance year-over-year, with the top-10 banks advancing their overall score at twice the rate of the wider Index.

In 2025, the results were even more dramatic...

- 47 of the 50 banks improved their overall score year-over-year.
- The two undisputed leaders (JPMorganChase and Capital One) not only defended their #1 and #2 positions, but also widened their lead by securing the largest gains in overall score (+9.0 and +9.6 points, respectively).
- On average, the top-10 performers improved their scores by +7.0 points, accelerating their AI maturity at twice the rate of the wider Index (+3.0 points).
- By far, the most competitive segment of the Index was found among those banks ranked between #11 (BNP Paribas) and #15 (BBVA). All five of the banks in this range increased their score by an average of +8.7 points, establishing a “battle royale” for inclusion in the top-10.

DISTRIBUTION OF OVERALL SCORE IN EVIDENT AI INDEX



October 2025 vs. October 2024, n=50 banks

TOP-10 PERFORMING BANKS IN EVIDENT AI INDEX: 2025

BANK	REGION	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
JPMorganChase	USA	1	-	2	1	1	1
Capital One	USA	2	-	1	2	20	17
Royal Bank of Canada	Canada	3	-	12	3	3	3
CommBank	APAC	4	+1	4	13	4	2
Morgan Stanley	USA	5	+5	13	4	9	21
Wells Fargo	USA	6	-2	6	5	40	14
UBS	Europe	7	-1	3	25	7	4
HSBC	UK	8	-1	14	8	15	6
Goldman Sachs	USA	9	+2	7	9	18	23
Bank of America	USA	10	+5	10	7	12	24

Suffice to say, competition at the top of the Index remains fierce, resulting in some notable churn among the new class of 2025.

Out in front, the three perennial Index leaders (JPMorganChase, Capital One, and Royal Bank of Canada) all defended their previous rank positions.

Another five banks – CommBank, Morgan Stanley, Wells Fargo, UBS, and HSBC – retained their top-10 status. Of these, Morgan Stanley made a significant jump of +5 rank position year-over-year (see Chapter 3 for more details).

Traducción / reconstrucción editable

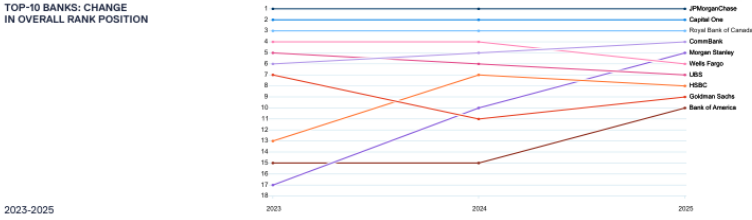
Capítulo 2 | Los resultados

En 2024 el Índice mostraba una banca en rápida evolución: más de 40 bancos mejoraron y el top 10 avanzó al doble de velocidad que el promedio. En 2025 los resultados fueron más dramáticos: 47 de 50 bancos mejoraron; JPMorganChase y Capital One defendieron #1 y #2 y lograron los mayores aumentos de puntaje; el top 10 subió +7,0 puntos promedio frente a +3,0 del índice; y los bancos entre #11 y #15 subieron +8,7 puntos promedio, creando una batalla por ingresar al top 10.

Top 10 2025: JPMC, Capital One, RBC, CommBank, Morgan Stanley, Wells Fargo, UBS, HSBC, Goldman Sachs y Bank of America. La tabla detalla región, cambio de ranking y posición en Talento, Innovación, Liderazgo y Transparencia.

TOP-10 BANKS: CHANGE
IN OVERALL RANK POSITION

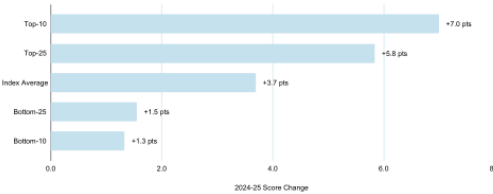
Rounding out the top-10, Goldman Sachs (#9) returned after an off-year in 2024, And Bank of America (#10) joined this distinguished club for the first time, displacing Citigroup (#12) and TD Bank (#13).



Collectively, the top-10 banks in the Index offer more than just insight into what the leading banks are doing. They also illustrate where and how the rest of the Index is failing to keep pace.

While nearly every bank is advancing in the Evident AI Index, the top-10 banks are increasing their scores over 2.3x faster year-over-year than their wider set of peers. Moreover, this cohort of leading banks appears to be gaining ground across each and every pillar of the methodology.

YEAR-OVER-YEAR CHANGE IN OVERALL
SCORE IN THE EVIDENT AI INDEX, BY RANK
POSITION



THE LEADERS

JPMorganChase remains dominant, taking the top spot for the fourth consecutive year
JPMC has consistently ranked #1 in the Evident AI Index since its launch in January 2023, reflecting the bank's long-term, top-down investment into establishing AI capability. While Capital One continues to close the gap to JPMC – and still leads the Index overall in Talent – JPMC now ranks #1 across the other three Index pillars.

JPMC advanced to the top spot in Research & Patents, due to its market-leading AI research team and growing portfolio of AI patents. It also took the top spot in RAI Talent, owing to its strong pool of explainable AI research talent and specialists across legal, compliance and governance teams.

However, the bank's main gains this year were in Leadership, where JPMC took the top spot (up from #3 last year) – becoming the first bank to score 100% of the available points in the pillar. The bank's gains are a testament to its ability to maintain an inventory of AI use cases, measure their associated financial impact, and describe (in detail) their roll-out.

Traducción / reconstrucción editable

Capítulo 2 | Los resultados

Goldman Sachs volvió al top 10 tras un año débil en 2024, y Bank of America ingresó por primera vez, desplazando a TD Bank y BBVA. La evolución 2023-2025 muestra continuidad en los líderes, pero también movimientos importantes en bancos como Morgan Stanley y Bank of America.

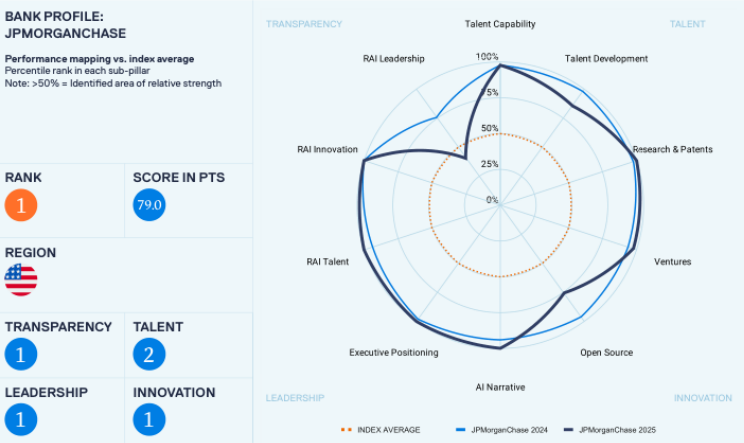
El cambio interanual de puntaje muestra aceleración clara: top 10 +7,0 puntos, top 25 +5,8, promedio del índice +3,7, bottom 25 +1,5 y bottom 10 +1,3. La brecha de madurez tiende a ampliarse.

JPMC is one of the earliest and most consistent banks in providing updates on financial benefits related to the continuing deployment of artificial intelligence. In his comments during the [Barclays Global Financial Services Conference](#), Daniel Pinto (President & Chief Operating officer) updated his estimates of ROI from “between \$1 billion to \$1.5 billion” upwards to “heading more towards \$2 billion.” And, while many banks struggle to document AI use cases with specific instances of financial outcomes, JPMC jumped into the top-3 banks offering such disclosures (lagging only Société Générale and RBC).

The past year has also seen JPMC significantly expand access to its LLM Suite, the bank’s in-house AI platform designed to provide a secure, model-agnostic hub for employees. Functionality has continued to expand from summarization and insight generation to content creation and workflow automation.

The rollout began in 2024, initially targeting subsets of business units (e.g. Asset & Wealth Management), but steadily expanded to firmwide access. Within eight months, 200,000 employees had been onboarded.

JPMC publicly reports that many users regularly gain 2-4 hours of productivity per week and select Software Development teams have seen productivity improve by [double digits](#). During the bank’s [2025 Investor Day](#), management noted “several hours a week” of savings for key user cohorts and the emergence of “Citizen Developer” projects moving into production.



Capital One continues to close the gap to JPMC
Since making its debut appearance in the second release of the Evident AI Index (November 2023), Capital One has steadily encroached on the Index leader – reducing the gap between them from 6.9 points (2023) to 1.5 points (2024) to 0.9 points (2025).

Capital One continues to dominate the Talent pillar, owing to the unrivaled “density” of AI talent found across its employee base. Most notably, the bank preserved this distinction even after completing its acquisition of [Discover Financial Services](#) in May, which increased the overall enterprise size by ~40% (or 21,000 additional employees).

Traducción / reconstrucción editable

Capítulo 2 | Los líderes

JPMC es uno de los bancos más tempranos y consistentes al comunicar beneficios financieros de la IA. Daniel Pinto actualizó las estimaciones de ROI desde USD 1.000-1.500 millones hacia alrededor de USD 2.000 millones. JPMC lidera Innovación, Liderazgo y Transparencia, y también muestra crecimiento significativo en Talento.

Capital One mantiene el segundo lugar general y conserva el liderazgo en Talento. La adquisición de Discover fortaleció su base de talento y no erosionó su densidad de especialistas. El banco también avanzó en Investigación y Patentes y en Ventures, quedando solo detrás de JPMC en producción investigadora.

Capital One also advanced to the #2 spot in Research & Patents (previously RBC) and the #3 spot in Ventures (previously Goldman Sachs). Capital One trails only JPMC in research output, whereas Citi Ventures claims the highest amount of bank-led investments across both AI-focused and Data/Tech-focused companies.

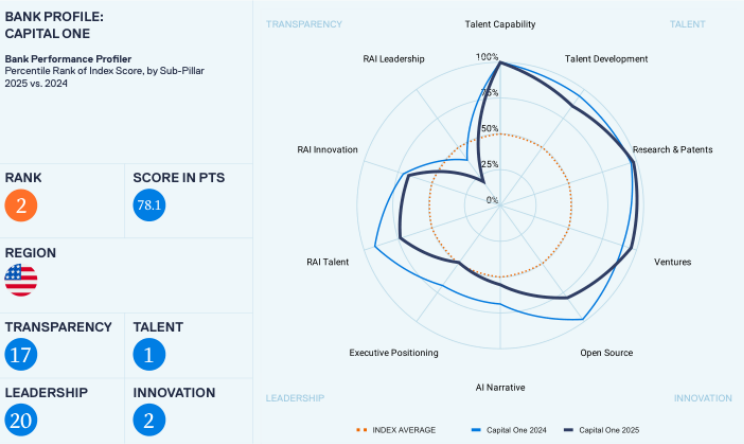
That said, Capital One slid to #20 in the Leadership pillar (-6 rank). Much of this comes down to the fact that Capital One remains comparatively quiet regarding the bank's total number of AI use cases, the realized returns from those efforts, or the projected returns from what's in the works. Goldman Sachs and Wells Fargo are the only other top-10 banks that abstain from making at least one of these outcomes-based disclosures.

While Capital One remains (deliberately) silent on that front, the bank's AI leaders remain highly visible in other ways when it comes to promoting the firm's innovation strategy and recent milestones.

Under the leadership of Prem Natarajan (EVP, Head of Enterprise AI), Capital One has opted to build on open-source LLM foundations (notably [Meta's Llama](#) variants) customized with its own data, rather than rely entirely on closed models.

In early 2025, it launched [Chat Concierge](#), the industry's first multi-agent AI tool designed to enhance the car-buying experience. The tool can compare vehicles, offer financing options, estimate trade-in values, and even schedule test drives by tapping into dealer systems. This deployment marks Capital One's first customer-facing agentic deployment.

In addition, the bank's [Agent Servicing](#) tool (March 2025) and [Databolt](#) tokenization solution (April 2025) demonstrate technical breakthroughs that accelerate secure deployments of AI at scale.





Chapter 3
Regional Leaders

Based on the geographic location of each bank’s corporate headquarters, the 50 banks tracked in the Evident AI Index can be organized into six regions: the United States, Canada, the United Kingdom, Asia-Pacific, France, and the rest of Europe.

Examining leading AI banks through a regional lens highlights how location and operating environment shapes both strengths and weaknesses. For example, North American banks lean heavily on research and patents, whereas their European peers demonstrate more rigor (out of necessity) in governance, regulation, and compliance frameworks.

Cross-border comparison also allows for clearer contrasts in talent strategies, innovation priorities, and regional ecosystems that serve to accelerate or constrain AI maturity. Ultimately, this comparison reveals not only who is leading, but why their paths to AI adoption might take different routes.

REGIONAL LEADERS REMAIN UNCHALLENGED

All six regional leaders remain consistent with last year’s ranking, reflecting the dominance they’ve accrued over their local peers – and the difficulty in playing catch-up to a moving target.

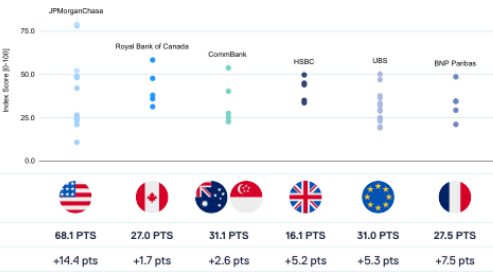
As discussed in Chapter 2, the United States is characterized by twin leaders – JPMorganChase and Capital One – who have pulled ahead of the wider Index by 20+ points.

Meanwhile, within their regional sphere of influence, RBC (Canada), CommBank (APAC), BNP Paribas (France), and UBS (Rest of Europe) demonstrate similar dominance – including a comfortable lead over the next local challenger.

Throughout each and every region, we observe a high degree of bifurcation between the leading and lagging banks, which is actually growing year-over-year. Nowhere is this more pronounced than among the US banks where the “spread” between the top-performing bank and the bottom-performing bank is not only the greatest, but also growing the fastest year-on-year. Large US players like JPMC, Citigroup, and Bank of America have the resources to build research labs, patent portfolios, and talent pipelines – creating a sharp divide between leaders and mid-tier banks that cannot keep up.

Why does this matter? Bifurcation in AI maturity creates a credibility gap. Banks that fail to keep pace risk losing the confidence of boards, regulators, and investors who increasingly expect tangible AI-driven results. At the same time, lagging institutions will struggle to attract and retain top-tier AI talent, who naturally gravitate toward environments with advanced infrastructure, clear governance, and cutting-edge research. This combination of stakeholder doubt and the risk of talent flight slows deployment, undermines momentum, and compounds the difficulty of turning AI investments into measurable business outcomes.

DISTRIBUTION OF OVERALL SCORE
IN EVIDENT AI INDEX, BY REGION



Traducción / reconstrucción editable

Capítulo 3 | Líderes regionales

Los 50 bancos se agrupan por sede corporativa en seis regiones: Estados Unidos, Canadá, Reino Unido, Asia-Pacífico, Francia y resto de Europa. Mirar la IA bancaria por regiones revela diferencias de mercado, regulación, disponibilidad de talento, ecosistemas de innovación y presión competitiva.

Los líderes regionales son JPMC en EE.UU., RBC en Canadá, HSBC en Reino Unido, CommBank en APAC, BNP Paribas en Francia y UBS en resto de Europa. La tabla muestra ranking regional, ranking general, variación y posiciones por pilar.



Chapter 3
Regional Leaders



UNITED STATES: US BANKS NAB 6 OF THE TOP-10 SPOTS IN THE INDEX
US banks continue to dominate the top-10 of the Index ranking. Six US banks now feature in the top-10 (up from five banks last year). This reflects a long-term, top-down investment in AI since at least 2010 – and the compounding benefits from that head start.

While representing less than a third of the 50 banks in the Index, the US cohort now accounts for 44% of AI talent, 67% of AI research, 89% of AI patents, and 46% of AI-related ventures activity. With the Talent and Innovation pillars jointly accounting for 75% of the Index weighting, US banks consistently overindex and outperform their peers (where it counts).

TOP-10 PERFORMING BANKS IN UNITED STATES

BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
JPMorganChase	1	-	2	1	1	1
Capital One	2	-	1	2	20	17
Morgan Stanley	5	+5	13	4	9	21
Wells Fargo	6	-2	6	5	40	14
Goldman Sachs	9	+2	7	9	18	23
Bank of America	10	+5	10	7	12	24
Citigroup	12	-4	5	6	26	30
BNY	17	-3	20	18	14	9
Charles Schwab	35	+14	39	32	30	41
Truist Bank	36	+7	41	19	42	43

Morgan Stanley surged up the rankings this year from the #10 to the #5 spot, with large gains across Talent (+5 rank), Leadership (+8 rank), and Transparency (+21 rank).

The bank demonstrated outsized talent growth across several capability areas, including: AI Software Implementation, AI Model Risk, and AI Product Management. This simultaneous scaling is indicative of expanding AI adoption across the enterprise, as Implementation ensures delivery, Model Risk ensures safety and compliance, and Product Management ensures business relevance.

To this end, we have observed a steady drumbeat of AI @ Morgan Stanley rollouts since Jeff McMillan was named head of Firmwide AI back in March 2024. In June 2024, the bank announced AI@MS Debrief, which could draft email summaries of Wealth Advisors’ meetings. In October 2024, the bank unveiled AskResearch GPT, designed to find and surface high-quality insights culled from the thousands of reports used by the bank’s Investment Banking, Sales & Trading, and Research staff. And most recently, in January 2025, the bank rolled out DevGen.AI, a coding agent that saved 280,000 hours by reviewing over 9 million lines of legacy code – greatly accelerating the bank’s ongoing software modernization efforts.

In turn, these rollouts provided a platform for senior leadership – and a corresponding surge in the Executive Positioning sub-pillar. Mike Pizzi (Global Head of Technology and Operations) discussed the bank’s modernization of legacy code, including hard stats on ROI.

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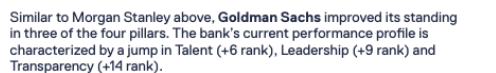
Estados Unidos: los bancos estadounidenses capturan 6 de los 10 primeros puestos

Los bancos de EE.UU. siguen dominando el top 10: ahora son seis. Esto refleja inversiones de largo plazo en IA desde al menos 2010 y beneficios acumulativos por ese liderazgo temprano. JPMC y Capital One permanecen en la cima; Morgan Stanley sube con fuerza; Wells Fargo, Goldman Sachs y Bank of America completan el bloque estadounidense del top 10.

Morgan Stanley ganó cinco posiciones gracias a mejoras en Talento, Innovación y Liderazgo. Su estrategia de IA está cada vez más conectada con productividad de asesores, asistentes internos y herramientas para wealth management.

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Regional Leaders



Since last year, Goldman Sachs has “flipped the script” in terms of what it elects to share on AI strategy and planning. In his opening [letter to shareholders](#), CEO David Solomon outlined a three-year program to “run the firm more efficiently” – specifically calling out the use of AI solutions. Goldman Sachs also joined the 10 new banks disclosing AI use cases with related outcomes. Following up on its [GitHub copilot](#) coding tool last year (June 2024), the bank also released its [Legend AI query tool](#) (October 2024), an [internal drafting tool](#) (January 2025), and an autonomous coding agent [Devlin](#) (July 2025) in rapid succession.

This crescendo in use case activity culminated in the firmwide rollout of **GS AI Assistant** in June, rapidly expanding access to GenAI productivity tools beyond the 10,000 knowledge workers that had been piloting such tools since the start of the year.

By all measures, the bank appears well on its way to CIO [Marco Argentini](#)'s "not scientific" prediction in July 2024 that within three years, there wouldn't be an employee at Goldman Sachs who wasn't touched by AI.

Estados Unidos, continuación

Goldman Sachs mejoró en tres de cuatro pilares: Talento, Liderazgo y Transparencia. Cambió su postura comunicacional y empezó a compartir más sobre estrategia y planificación de IA. David Solomon presentó un programa de tres años para operar el banco con IA, y la entidad comunicó iniciativas como GS AI Assistant.

El banco también profundizó su narrativa sobre asistentes, herramientas de productividad y despliegues internos, contribuyendo al retorno al top 10.

Chapter 3

Regional Leaders



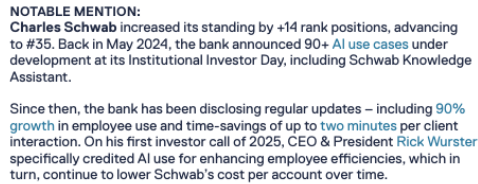
Estados Unidos, continuación

Bank of America subió cinco posiciones, impulsado por Liderazgo e Innovación. Durante el año perfeccionó su narrativa de IA y mostró ejemplos de su cartera de patentes, adopción interna y beneficios para clientes y empleados.

El banco comunicó avances en asistentes, herramientas de productividad, gestión de patentes y casos de uso concretos. Esto le permitió ingresar por primera vez al top 10 general del Índice.

Chapter 3

Regional Leaders



Mención destacada

Charles Schwab subió 14 posiciones hasta el puesto #35. En mayo de 2024 anunció más de 90 casos de uso de IA en desarrollo, incluido Schwab Knowledge Assistant. Desde entonces comunica actualizaciones regulares, incluyendo crecimiento de 90% en uso por empleados y ahorros de tiempo de hasta dos minutos por interacción con clientes.

El caso muestra que bancos fuera del top 10 también pueden acelerar rápidamente si combinan comunicación, despliegue y adopción.



CANADA: RBC keeps pace with global leaders, extending lead over Canadian peers

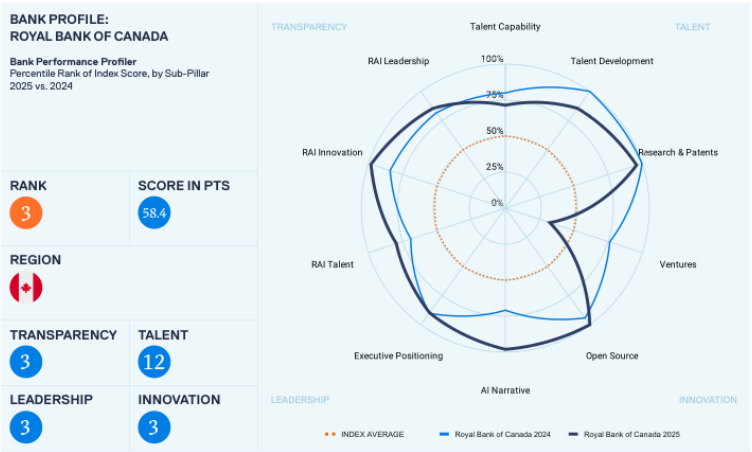
Royal Bank of Canada cemented its position on the overall Index podium (#3 overall) and secured a top-3 ranking across Innovation, Leadership, and Transparency pillars.

While less aggressive hiring (+21% growth in AI talent vs: top-10: +29%) contributed to the bank's drop in the Talent pillar (-6 rank), RBC remains a powerhouse for channeling applied research into practical application via its dedicated research arm, RBC Borealis.

RBC has few rivals when it comes to documenting AI applications, including: [Lumina](#) (Platform Engineering), [ATOM](#) (Personalized Solutions), [NOMI Forecast](#) (Personal Finance), and [Aiden](#) (Capital Market).

As a result, RBC boasts the second most AI use cases with documented outcomes across the Index, trailing only Société Générale. It also counts among only seven banks that have set an AI-specific financial return target (\$500M - \$723M by FY27).

Meanwhile, RBC continued to reinforce its research prowess through academic partnerships, announcing a 3-year membership with MIT's Computer Science and Artificial Intelligence Laboratory (CSAIL).



Canadá: RBC mantiene el ritmo de los líderes globales

Royal Bank of Canada consolidó el tercer lugar general y se ubicó entre los tres primeros en Innovación, Liderazgo y Transparencia. Aunque el menor crecimiento de contratación en IA contribuyó a una caída en Talento, RBC conserva una posición muy fuerte por su laboratorio Borealis AI, investigación, open source y narrativa madura.

RBC sigue separándose de sus pares canadienses y es el único banco de la región con presencia sostenida en el podio global.



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Regional Leaders

Looking beyond RBC, the five Canadian banks maintained their rank order relative to one other.

→ TD Bank dropped out of the top-10 (now #13), largely due to increased competition across the Talent (-1 rank) and Innovation (-2 rank) pillars.

→ BMO was the biggest winner in the regional cohort, lifted by a significant jump in the Leadership pillar (+14 rank), attributed to the bank's first substantive disclosures of AI strategy in its Annual Report, as well as CEO Darryl White's focus on AI, data, and technology modernization initiatives on the Q4 earnings call.

→ CIBC maintained its year-over-year performance, but lost its top-10 status in Transparency.

→ And Scotiabank suffered the sharpest decline (-9 rank), suffering setbacks across all four pillars.

TOP-5 PERFORMING BANKS IN CANADA						
BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
Royal Bank of Canada	3	-	12	3	3	3
TD Bank	13	-4	11	10	19	15
Bank of Montreal	19	+5	26	16	25	13
CIBC	22	-	32	26	17	11
Scotiabank	29	-9	28	44	31	7

Traducción / reconstrucción editable

Canadá, continuación

Los cinco bancos canadienses mantuvieron su orden relativo. TD Bank salió del top 10 y quedó #13 por mayor competencia en Talento e Innovación. BMO fue el ganador regional más relevante gracias a un salto en Liderazgo, atribuido a revelaciones más sustantivas de estrategia de IA en su informe anual y comunicaciones ejecutivas.

CIBC, Scotiabank y otros avanzaron de manera más moderada. La región mantiene un desempeño compacto y competitivo, liderado claramente por RBC.



UK: HSBC CHASED BY A RISING TIDE
The UK is one of the most consistent regions in terms of bank performance. Four of the five UK banks rank in the top half of the Index (same distinction as Canada). Three of the five UK banks advanced their position in the ranking year-over-year. And most importantly, all five UK banks are tightly clustered – featuring the narrowest spread between the top-performing bank (HSBC) and bottom-performing bank (Standard Chartered) across every region.

Responsible AI continues to be an area of strength here, with four of the five UK banks ranking among the top-10 in the Transparency pillar. Conversely, no UK bank places in the top-10 in the Talent pillar.

TOP-5 PERFORMING BANKS IN UK

BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
HSBC	8	-1	14	8	15	6
Lloyds Banking Group	15	+12	16	15	13	5
NatWest	16	+2	18	20	8	10
Barclays	23	+2	17	23	47	19
Standard Chartered	26	-7	33	21	36	8

HSBC improved its standing by +1 position across both the Talent and Innovation pillars, while ceding ground in Leadership (-10 rank) and Transparency (-3 rank). Consequently, HSBC lost one position in the overall ranking, but maintained a spot among the top-10 banks.

This may not come as a surprise, given the bank's [operational revamp](#) and [leadership shake-up](#) in late 2024, immediately following Georges Elhedery's appointment as CEO. This remains a "watch-and-see" situation regarding the year ahead. Typically, those that take their foot off the pedal of AI investment, even momentarily, can suddenly find themselves on the defensive.

In contrast, **Lloyds Banking Group** demonstrated the most forward momentum, rising from 27th to 15th in the ranking. This performance was buoyed by significant jumps in Talent (+12 rank), Leadership (+20 rank), and Transparency (+14 rank).

In a short space of time, Lloyds has matched HSBC in the number of recent AI use cases specifying outcomes. In March, the bank filed a patent for its [Global Correlation Engine \(CGE\)](#) – documenting an AI-driven approach to cybersecurity threats that results in 92% fewer false positives. And in July, the bank rolled out [Athena](#), its first large-scale GenAI product. Upon release, 21,000 customer service staff were using the knowledge hub to expedite 2.1 million searches – which the bank expects to scale to 40 million searches by end-of-year.

Traducción / reconstrucción editable

Reino Unido: HSBC perseguido por una marea ascendente

El Reino Unido es una de las regiones más consistentes. Cuatro de cinco bancos están en la mitad superior del índice, tres subieron posiciones y los cinco están muy agrupados, con la menor brecha regional entre el mejor y el peor.

HSBC conserva el liderazgo británico, pero Lloyds, NatWest, Barclays y Standard Chartered muestran progresos relevantes. La competencia se concentra especialmente en Liderazgo, Transparencia e iniciativas de IA responsable, donde el Reino Unido aspira a destacarse.



FRANCE: BNP PARIBAS ENCROACHES ON TOP-10 INDEX LEADERS
The scoring distribution observed across French banks is similar to APAC, characterized by a large and persistent gap (13 rank positions) between the region's top performer (BNP Paribas) and the region's runner up (Société Générale).

BNP Paribas continues to progress towards an elusive Top-10 position, demonstrating steady progress across both the Talent (+4 rank) and Innovation (+3 rank) pillars.

At risk of dropping out of the top-10 banks in terms of AI talent growth (growing at +20% year-over year vs. top-10: +29%), the bank has been doubling down on talent development. In addition to established programs such as [AI Summer School](#) and [Global GenAI Hackathon](#), each year, the bank dedicates three half-days of training for directions. According to the bank's latest [Corporate Governance](#) report, current topics include digital transformation (inclusive of artificial intelligence).

TOP-5 PERFORMING BANKS IN FRANCE

BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
BNP Paribas	11	+1	8	11	8	25
Société Générale	24	-3	24	33	16	28
Groupe BPCE	25	+15	29	29	21	18
Crédit Agricole	31	+1	30	24	28	47
Crédit Mutuel	46	-2	49	22	48	32

NOTABLE MENTION:
Groupe BPCE (+15 overall rank) made significant gains against other French players this year, indicating a renewed, top-down focus on AI at the most senior levels of leadership. In February, it announced that it was launching a project to create a common technology platform for the Banque Populaire and Caisse d'Epargne banks.

This represents a significant step forward from strategy to implementation of the [VISION 2023](#) plan, allowing the bank to accelerate innovation, enable scale, and shorten time-to-market for new AI services. In April, the bank also rolled out its internal generative "AI for All" portal ([MAIA](#)) to 40,000 employees, with a target goal of 50% utilization among its overall workforce by 2026.

Traducción / reconstrucción editable

Francia: BNP Paribas se acerca al top 10

La distribución francesa se parece a APAC: hay una brecha persistente entre el líder BNP Paribas y Société Générale. BNP Paribas subió con fuerza por su comunicación de casos de uso, ROI y despliegues con Mistral AI, además de su plataforma interna LLM-as-a-Service.

Société Générale también muestra avances, pero la distancia regional continúa. Francia cuenta con fortalezas en ecosistema tecnológico, soberanía digital y alianzas, aunque la madurez de IA no está distribuida de manera homogénea.



REST OF EUROPE: UBS LEADS THE WAY, DEFENDING ITS TOP-10 STANDING
Eleven of the 15 banks from the rest of Europe (inclusive of Spain, Italy, DACH, Benelux, and Nordic countries) place in the bottom half of the Index. Eight of these banks went down in the ranking year-over-year, featuring some notable drops in the Innovation and Transparency pillars.

TOP-10 PERFORMING BANKS ACROSS REST OF EUROPE

BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
UBS	7	-1	3	25	7	4
BBVA	14	-1	9	12	11	20
ING	20	-3	15	28	23	33
Santander	21	+7	25	30	5	35
Intesa Sanpaolo	27	-4	44	14	22	16
Deutsche Bank	28	-2	27	17	41	27
Rabobank	30	-	22	34	43	37
ABN AMRO	32	-3	19	35	45	46
Danske Bank	33	+9	21	47	32	39
Commerzbank	38	+7	40	39	27	42

UBS remains the only European bank (outside the UK) to appear among the top-10 overall leaders. The bank maintained its position in Talent, lost ground in Innovation (-7 rank), and advanced in both Leadership (+8 rank) and Transparency (+11 rank).

In January, UBS detailed the output from its partnership with Microsoft – two domain-specific AI assistants, collectively known as “UBS Red.” The tools provide support to Client advisors during customer interactions, improvising efficiency in addressing customer needs.

After one of the biggest climbs in the Index last year, BBVA largely held its ground with a shifting focus from Leadership (-4 rank) to Innovation (+8 rank) and Transparency (+6 rank). These gains reflect a burst of debt financing by BBVA Spark, including Exoticca (€25 million, Feb 2025) and PropHero (€2.5 million, Aug 2025). In January, researchers at BBVA and IBM Research also created a stress test to measure regional biases that could exist in GenAI in Spanish – important Responsible AI work that debuted at NeurIPS, the world’s biggest AI conference.

NOTABLE MENTIONS:
Santander jumped +7 spots to enter the top-half of the Index (#21). This was driven by the largest advance in the Leadership pillar registered across the Index (+29 spots) signaling a growing focus on group-wide AI strategy and orchestration at the highest levels of the bank’s leadership. Santander remains one of only four banks reporting realized ROI across all AI use cases (\$235M in FY24). This figure is expected to climb quickly as the bank executes its plan to become an “AI native” bank by 2027, starting with its partnership with OpenAI to roll-out ChaptGPT Enterprise to nearly 30,000 employees (15% of its workforce) by end of year.

Danske Bank advanced +9 positions to exit the bottom-10. This past June, Danske appointed Kasper Tjørntved Davidsen as its new Chief AI Officer and Head of GenAI. Almost 16,000 employees at Danske Bank (75% of its workforce) now use one or more GenAI tools (e.g. DanskeGPT, DanskeAssist, GovDoc Assist, and HR Assistant) on a monthly basis, and 90% of bank employees have participated in related training.

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Resto de Europa: UBS lidera y defiende el top 10

Once de los quince bancos del resto de Europa se ubican en la mitad inferior del Índice, y ocho bajaron posiciones interanualmente. UBS se mantiene como líder regional y conserva su lugar en el top 10, con fortalezas en Talento, Liderazgo y Transparencia.

El resto de la región muestra rezagos en Innovación y Transparencia. Aun así, algunas entidades europeas avanzan en gobernanza, IA responsable, comunicación ejecutiva y despliegue de herramientas internas.

EVIDENT
AI INDEX
BANKS

Chapter 3
Regional Leaders



ASIA-PACIFIC: COMMBANK DEFENDS TOP-5 STANDING

Over in APAC (specifically Australia and Singapore), CommBank was the lone member of this regional cohort to advance in the ranking, cementing its standing among the top-5 established leaders.

TOP-5 PERFORMING BANKS IN APAC

BANK	2025 RANK	2024-25 RANK CHANGE	TALENT RANK	INNOVATION RANK	LEADERSHIP RANK	TRANSPARENCY RANK
CommBank	4	1	4	13	4	2
DBS	18	-2	23	40	2	12
NAB	34	-	38	45	24	22
ANZ	37	-4	36	38	38	29
Westpac	45	-8	42	41	35	38

Commbank improved its standing in both the Talent (+3 rank) and Transparency (+3 rank) pillars. The bank is growing its AI talent at twice the rate of the overall Index – faster than any other bank in the Index, save Capital One. It is also one of the leading banks when it comes to openly disclosed AI use cases alongside business outcomes.

In November, the bank announced its first [Agentic AI](#) use case – a tool for faster and smarter payment dispute resolution. In March, the bank established a new [tech hub](#) in Seattle, establishing a physical presence in close proximity to major tech partners. This move signals the bank’s strategic aim to further accelerate its AI capability (and global recruiting efforts). And in August, the bank launched an Agentic Engineering Framework (“[Project Coral](#)”) designed to autonomously identify and suggest improvements to its technical debt (code that slows down the bank’s nearly 8,000 engineers).

Across the wider field, we observed several notable talent moves. In May, **Westpac** poached [Dr. Andrew McMullan](#) from CommBank as its new Chief Data, Digital, and AI Officer – reporting directly to CEO Anthony Miller. In June, **NAB** appointed [Pete Steel](#) (from Lloyds Banking Group) as Group Executive for Digital, Data & Artificial Intelligence. Do these appointments signal renewed competition in the region? Only time will tell...

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Asia-Pacífico: CommBank defiende su posición top 5

En APAC, CommBank fue el único banco regional que subió en el ranking, consolidándose entre los cinco líderes establecidos. Mejoró en Talento e Innovación y refuerza su estrategia con investigación, capacidades internas y centros de IA.

DBS y otros bancos de la región mantienen perfiles relevantes, en especial en reporte de ROI y uso de IA en operaciones, pero CommBank conserva una ventaja clara en el ranking general.

Chapter 4
Spotlight on Disruptors

Many readers might presume that the Evident AI Index profiles the 50 “best” banks in terms of AI maturity, without reading the fine print regarding our selection criteria. Given the breadth and diversity of the global banking system, Evident has historically focused on benchmarking the largest entities across North America and Europe – with a qualifying cutoff of \$200 billion in total assets (and the Index average skewing above \$1 trillion).

As a result, there is quite a long tail of smaller banks that fall outside the scope of the ranking – but increasingly, merit our attention and scrutiny. Many of these organizations operate with much leaner structures that allow them to innovate on internal projects rapidly, encounter less red tape when adopting emerging technologies, and quickly assess the impact of new use cases.

These potential “disruptors” offer important lessons in efficiency, adaptability, and targeted deployment. Namely, they help us explore the question of whether agility, speed-to-market, and focused execution can outweigh sheer scale when it comes to driving meaningful business outcomes. In theory, “fast followers” should be able to learn from the missteps and successes of larger incumbents, while deploying newer technologies more nimbly. The question remains: do these advantages provide the means to effectively close the gap with established leaders more quickly than one might expect?

GOLIATH, MEET DAVID
To answer that open question, Evident selected four additional banks (Ally Financial, İsbank, AIB, and Bankinter) to benchmark against the 50 banks presently ranked in the Evident AI Index. All four of these institutions present themselves as digitally progressive relative to their native peers.

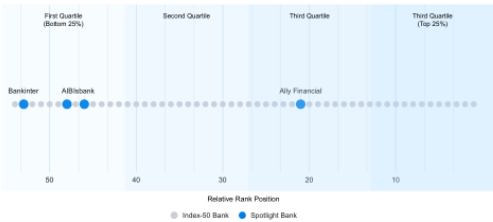
Ally is a “digital-only” bank with no branch footprint, positioning itself as a challenger to traditional US incumbents. İsbank has been recognized for its early mobile banking leadership in Turkey, via its İşCep app. AIB closed a significant portion of its branch network in Ireland and redirected resources towards digital services, branding itself as a lean, technology-enabled bank. Bankinter emphasizes technology and innovation – including early moves in digital mortgages and brokerages.

Each bank is described as a lean innovator in their home markets, leveraging technology, agility, and efficiency to compete with global mega-banks. While at different stages of maturity, all four banks highlight AI and digital transformation as central to their ability to “punch above their weight.”

ALLY FINANCIAL CHALLENGES TOP-20 BANKS IN THE EVIDENT AI INDEX
In terms of overall AI maturity, all four banks proved competitive with the established Index. Each bank ranked above the #50 bank in the current Index (First Citizens) – and demonstrated strength in at least one, if not multiple sub-pillars.

While three of the four banks assessed remained clustered in the bottom quartile – Ally Financial placed squarely above the Index median, demonstrating an ability to go head-to-head with the top-20 banks in the Index.

SHADOW RANKING OF LOCAL CHALLENGERS
VS. GLOBAL BANKS RANKED IN EVIDENT AI
INDEX



October 2025, n=4 banks

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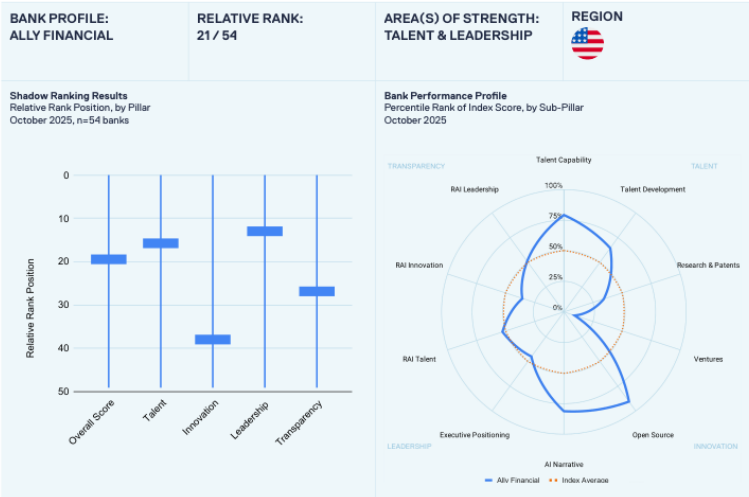
Capítulo 4 | Foco en disruptores

El Índice no pretende listar los 50 “mejores” bancos en IA, sino los mayores bancos que cumplen criterios de activos. Por eso existe una larga cola de entidades menores, más ágiles, que pueden innovar más rápido, con menos burocracia y mayor facilidad para medir impacto.

Estos potenciales disruptores permiten preguntar si la agilidad, velocidad de salida al mercado y ejecución enfocada pueden compensar la escala. Evident evaluó cuatro bancos adicionales: Ally Financial, İsbank, AIB y Bankinter. Todos se presentan como digitalmente progresivos en sus mercados.

Ally, banco solo digital, se posiciona como challenger estadounidense. İsbank destacó por banca móvil en Turquía; AIB cerró sucursales y redirigió recursos a servicios digitales; Bankinter enfatiza innovación tecnológica. Ally Financial se ubicó por encima de la mediana del Índice y compite con bancos del top 20.

When stacked up against the 50 banks in the Index, **Ally Financial** demonstrated particular strength in both the Leadership and Talent pillars.



Leadership: Mirroring the banks at the top of the Evident AI Index, Ally Financial consistently reinforces AI as a key strategic priority in both Corporate and Executive communications, with specific and detailed disclosures of use cases unlocked by the bank’s proprietary AI platform (Ally.ai). When this platform was rolled out enterprise-wide in July, it quickly became the focal point in accompanying press releases and trade coverage for where and how Ally was implementing GenAI responsibly and at scale.

Talent: While Ally cannot compete directly with the largest banks in the world on volume of AI talent, the bank proves competitive with the top-10 banks in terms of the “density” of AI Developers relative to overall employees (similar to Capital One). In addition, the bank has made significant investment in talent development initiatives, training employees to use AI tools effectively and fostering a culture where AI is seen as an enabler, rather than a threat. The bank’s roll-out of Ally.ai to over 10,000 employees went hand-in-hand with mandatory “GenAI Risk & Controls” training and an internal “AI Fluency Hub” for upskilling.

Ally Financial also performs strongly when it comes to the **Transparency** pillar. Ally has integrated Responsible AI principles into its strategy; embedded risk and compliance controls into the design of new systems; was the first US bank to become a member of the Responsible AI Institute; and is among the minority of US banks to formally establish a Head of Responsible AI role ([Ragesh Rajan](#)).

The one pillar where the bank’s performance lags behind the major Index leaders is in **Innovation**. On that front, the bank founded Ally Tech Lab in 2020 as a self-contained “startup” within an enterprise technology environment. In addition, the bank maintains a range of academic partners, including: Michigan State University and UNC Chapel Hill – partnerships that

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Perfil: Ally Financial

Ally Financial muestra fortaleza en Liderazgo y Talento. En Liderazgo, refuerza la IA como prioridad estratégica en comunicaciones corporativas y ejecutivas, con casos de uso detallados habilitados por su plataforma propietaria Ally.ai. Su despliegue empresarial en julio se volvió el centro de comunicados y cobertura especializada sobre GenAI responsable a escala.

En Talento, no compite por volumen con los megabancos, pero sí por densidad de desarrolladores de IA respecto del total de empleados. Además invirtió en formación, herramientas y cultura de adopción. Ally.ai llegó a más de 10.000 empleados junto con capacitación obligatoria de riesgos y controles GenAI y un AI Fluency Hub.

También se destaca en Transparencia: principios de IA responsable, controles de riesgo y cumplimiento, membresía en Responsible AI Institute y un rol formal de Head of Responsible AI.

Chapter 4
Spotlight on Disruptors

have resulted in tangible products, such as the Digital Avatar Assistant. The bank actively works with vendors (including Microsoft), as well as the open-source community to accelerate AI research and applications, ensuring its solutions remain competitive and cutting-edge.

Ally is clearly deploying the same range of weapons in the Innovation arsenal as the major US players, but will likely never match the major banks in terms of the sheer size and scale of research teams, patent libraries, or strategic investment portfolio. The question is: where and how can challenger banks without those budgets and resources effectively level the playing field?

To explore how disruptors approach innovation differently, we met up with Ally Financial's Chief Information, Data and Digital Officer Sathish Muthukrishnan. Excerpt from that conversation can be found below:

FOUR KEY TAKEAWAYS FROM OUR CONVERSATION WITH...



Sathish Muthukrishnan
Chief Information, Data and
Digital Officer
Ally Financial

#1 Innovation does not equal AI

"People often believe AI leads to innovation. We actually approach it differently. The foundation starts with data. This isn't about putting all the data in a centralized place - it's about making data discoverable, accessible, and readable in ways that you didn't think of when you were collecting and organizing it. But it's also about creating stewards across the company that understand what this data is and how it can be used. Technology shows us the *art of the possible* - but the true innovation requires a multi-dimensional foundation."

#2 Innovation requires purpose + intentionality

"Magic happens at the intersection of *customer experience*, *business impact*, and the *right technology*. That's why we stood up Ally Tech Labs back in 2020 - to sit at this intersection. Building a start-up within an enterprise gave our leadership the comfort and confidence that we were *approaching AI right*, allowing us to quickly accelerate from experimentation to production to deployment to scaling."

#3 Model agnosticism will prove critical to maintaining innovation

"Every five or six months, we have seen models continually evolving beyond the previous iteration - dramatically. Moreover, these new models solve the most complex problems that were unsolvable only six months ago. Being *model agnostic* gives you the freedom to go and partner with the most powerful models out there - and Ally.ai has the capability to integrate with multiple models *AND* allow us to pick-and-choose which model works *best for what task*, from content creation to code generation."

#4 Innovation stalls without the right mix of people

"Data doesn't accomplish anything without *people* working with it. When we talk about hiring for AI skills, we need *accelerants* and we need *instigators*. The accelerants champion where and how AI can be applied to how we traditionally operate in the confines of banking. And the instigators come in and challenge the status quo. You need both to execute and innovate in tandem."

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Conversación con Sathish Muthukrishnan, Ally Financial

La innovación no equivale a IA. La base comienza con datos: que sean descubribles, accesibles y legibles; también se necesitan responsables internos que entiendan cómo usarlos.

La innovación requiere propósito e intencionalidad. La magia ocurre en la intersección entre experiencia de cliente, impacto de negocio y tecnología correcta. Ally Tech Labs fue creado para operar en esa intersección y pasar rápido de experimentación a producción, despliegue y escala.

El agnosticismo de modelos será crítico. Los modelos cambian dramáticamente cada cinco o seis meses. Ally.ai puede integrarse con múltiples modelos y elegir el más adecuado según tarea, desde creación de contenido hasta generación de código.

La innovación se frena sin la mezcla correcta de personas: aceleradores que impulsen usos de IA e instigadores que desafíen el statu quo.

Chapter 4
Spotlight on Disruptors

WIDER FIELD
Evident will continue to monitor additional banks for signs of rapid AI acceleration against our established benchmarks. We believe this situational awareness is critical because in the last year alone, we've seen a number of noteworthy developments originate from outside the Index:

→ In March, **İsbank** invested in **ADIN.AI** (Seed Round, \$500k) through its Artificial Intelligence Factory, signaling more aggressive venture activity in the AI space.

→ In May, **Bankinter** rolled out an Generative AI assistant ("Dahlia") to its Wealth Management division, enabling private bankers to respond more quickly to customer inquiries on investment opportunities spanning over 8,000 funds.

→ In October, **AIB** announced an enterprise-scale deployment of **Microsoft Copilot** to over 10,000 employees.

When examined through the lens of the Index, each of these banks teaches us something new.

BANK	İSBANK	AIB	BANKINTER
HEADQUARTERS:	Türkiye	Ireland	Spain
AREA OF STRENGTH PILLAR RANK:	Transparency 24 / 54	Leadership 32 / 54	Leadership 39 / 54
PROFILE:			
HIGHLIGHTS:	→ Effective narrative on expanding AI capabilities, including the development of a native large language model (İsGPT) designed to strengthen the regional industry's technological independence. → Continuing RAI leadership underpinned by detailed Corporate Governance materials that highlight an Ethical Manifesto for AI.	→ Senior execs amplify focus on key initiatives driven by the bank's AI CoE, including fraud detection use cases and the launch of the bank's digital assistant (Abi). → In July, COO Graham Fagan outlined the bank's approach to RAI, which includes mobilising key business leaders to align on EU AI Act requirements ahead of upcoming enforcement deadlines in August 2026.	→ Clear mandate for talent development across both senior leadership and the wider organisation, including GenAI-focussed modules within the Corporate University and unique "Red Team" exercises for executives. → During recent earnings calls, CEO Gloria Ortiz Portero has spoken with knowledge and depth on the bank's 20 GenAI use cases and 100+ AI models in production.

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Campo ampliado de disruptores

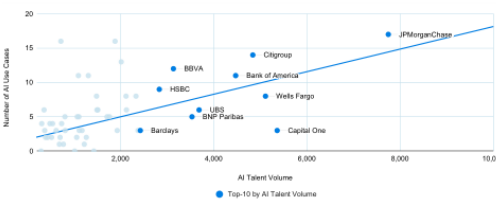
Evident seguirá monitoreando bancos adicionales con señales de aceleración rápida. Desarrollos destacados fuera del Índice: ■■■bank invirtió en ADIN.AI mediante su Artificial Intelligence Factory; Bankinter lanzó Dahlia, asistente GenAI para wealth management que ayuda a responder consultas sobre más de 8.000 fondos; AIB desplegó Microsoft Copilot para más de 10.000 empleados.

Fortalezas: ■■■bank en Transparencia, con narrativa sobre capacidades de IA, modelo propio ■■■GPT y manifiesto ético; AIB en Liderazgo, con foco ejecutivo y preparación para el EU AI Act; Bankinter en Liderazgo y desarrollo de talento, con módulos GenAI, ejercicios de Red Team y comunicación del CEO sobre 20 casos GenAI y más de 100 modelos en producción.

5.1 TALENT

When we compare the number of AI use cases publicly disclosed by the 50 major banks over the past year (see Evident's [Use Case Tracker](#)) to the current volume of AI talent at the banks, we find a positive correlation. Banks with the largest volume of AI talent have announced the highest number of AI use cases. On average, the top-10 banks by talent volume disclosed nearly 2x more use cases than the rest of the banks we track.

OVERALL AI TALENT VOLUME VS.
DOCUMENTED AI USE CASES, BY BANK



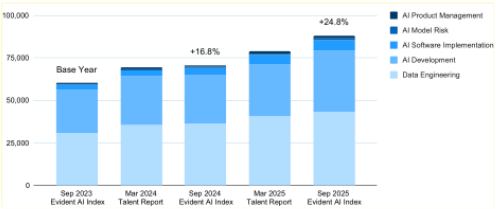
Sep 2024 Update of Use Case Tracker,
n=280 AI use cases

This intuitively makes sense. Without the right talent stack across the AI and data lifecycle, banks will be unable to design, train, and operationalize advanced AI models tailored to suit their needs. In other words, talent is critical to successful AI deployment.

Accordingly, it should come as no surprise that, as banks have accelerated their enterprise-wide AI deployment, we've seen a significant uptick in the talent metrics we track – both across Talent Capability (i.e. the volume of AI-related roles by banks) as well as Talent Development (i.e. the initiatives banks put in place to recruit, nurture and develop technical talent, as well as upskill the rest of the workforce).

The number of employees working across AI Development, Data Engineering, AI Software Implementation, AI Model Risk, and AI Product Management has increased to nearly 90,000 workers. This represents +24.8% growth in the AI talent pool over the last year – the largest year-on-year growth observed since Evident started tracking in 2023. To further contextualize this statistic, the growth of AI talent represents nearly 5x the growth in overall headcount (+5.3%) observed over the same period.

AI TALENT VOLUME, BY CAPABILITY AREA



September 2023 -2025 (+6 month view)

Also unsurprisingly, 38 of the 50 banks in Evident's ranking now disclose some form of AI training to its employees (up from 32 banks last year). In addition, 33 banks offer distinct training catering to senior leadership – addressing a widespread deficit observed only two years prior.

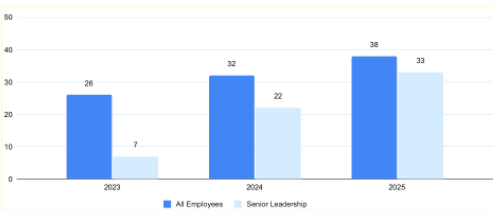
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5.1 Talento

Existe correlación positiva entre volumen de talento de IA y número de casos de uso divulgados. Los bancos con mayor talento anuncian más casos; el top 10 por volumen de talento informa casi el doble de casos que el resto.

La rueda volante es clara: más talento permite más despliegues; más despliegues generan aprendizaje, confianza y resultados; esos resultados justifican nuevas inversiones en talento. Los gráficos comparan volumen total de talento con casos de uso y ranking de bancos por capacidades de talento.

SHARE OF BANKS OFFERING AI-FOCUSED TRAINING FOR EMPLOYEES VS. SENIOR LEADERSHIP



2023 - 2025, n=50 banks

While these numbers reflect an accelerating focus on AI talent across the sector, the talent leaderboard has remained relatively stable, with 7 out of the top-10 banks in the Talent pillar remaining consistent year-on-year.

TOP-10 PERFORMING BANKS IN TALENT PILLAR

BANK	REGION	TALENT PILLAR RANK	2024-25 RANK CHANGE	TALENT CAPABILITY RANK	TALENT DEVELOPMENT RANK
Capital One	USA	1	-	1	1
JPMorganChase	USA	2	-	2	1
UBS	Europe	3	-	4	10
CommBank	APAC	4	+3	7	1
Citigroup	USA	5	-	3	33
Wells Fargo	USA	6	-2	5	32
Goldman Sachs	USA	7	+6	8	10
BNP Paribas	France	8	+4	6	21
BBVA	Europe	9	-1	11	1
Bank of America	USA	10	+1	9	24

Capital One, JPMorganChase and UBS maintain their positions on the Talent podium. While JPMC exhibits the largest volume of AI talent of all the banks in the Index by far, Capital One retained the top spot owing to its unparalleled “density” of talent relative to overall headcount, coupled with strong investment in Talent Development over the past year.

As for the rest of the top-10:

- Citigroup maintains its ranking in the top-5 club, due to strong performance in Talent Capability.
- Wells Fargo dropped from the top-5 in favour of CommBank, which is hiring at a rate that is disproportional to its size (more on that in a moment).
- BBVA completes the list of seven banks that also featured in the top-10 cohort last year.
- Goldman Sachs, BNP Paribas, and Bank of America joined the top-10, primarily driven by improvements in Talent Capability.

While training programs and the mechanisms that underpin Talent Development can be established relatively quickly, building out a strong bench of AI talent takes years – thereby proving ever more challenging for lagging banks to catch-up when, as we shall see shortly, the established leaders are also rapidly expanding their AI talent pools at pace.

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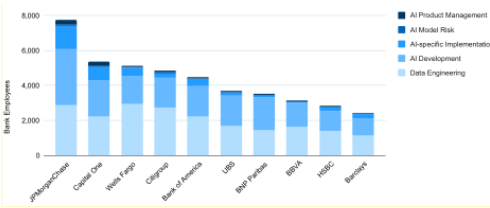
Talento, continuación

El foco en talento se acelera, pero el ranking sigue relativamente estable: 7 de los 10 líderes se mantienen. Capital One, JPMorganChase y UBS conservan el podio. JPMC tiene por lejos el mayor volumen absoluto; Capital One lidera por densidad de talento respecto de su dotación total y por iniciativas de desarrollo.

El crecimiento de talento no se distribuye por igual. Los bancos líderes concentran equipos grandes, múltiples capacidades y programas de capacitación que consolidan ventaja.

Bigger & faster: talent leaders accelerate away from the pack
As discussed above, there are now 90,000 employees working in AI-related roles across the 50 banks we track. But this critical mass of AI workers is not evenly distributed. In fact, ten banks account for nearly half (49%) of the total talent employed by 50 banks in the Index. Moreover, the five banks with the largest teams are not geographically diverse – they’re all based in the United States.

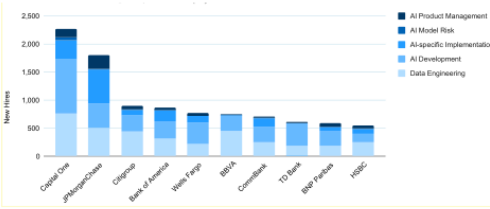
TOP-10 BANKS: VOLUME OF AI TALENT, BY CAPABILITY AREA



October 2025 vs. October 2024, n=88,166 bank employees

Eight of the banks profiled above also feature in the top-10 for hiring. In other words, the banks that already have the largest talent pools are continuing to add the most AI talent.

TOP-10 BANKS: CHANGE IN VOLUME OF AI TALENT, BY CAPABILITY AREA



October 2025 vs. October 2024, n=18,149 bank employees

Among the banks hiring the most new staff, we observe the same set of five US banks that already lead the way on volume of AI talent.

Despite being a quarter the size of the largest bank in the Index, Capital One demonstrated the largest growth in AI talent volume of any bank year-over-year (+2,268 staff). This was largely accomplished when the bank merged with Discover on May 18th (15 months after it had entered into an agreement to acquire the digital banking and payments provider). As a result, the combined entity now has the second largest pool of AI talent behind only JPMC.

UBS and Barclays are the only two banks in the top-10 by volume that have not kept up with this rapid pace of hiring.

In contrast, CommBank and TD Bank are rapidly hiring relative to their size. While neither features in the top-10 by volume, they have respectively added +54% and +35% more AI staff year-over-year. TD has made particular gains in its AI Development talent pool, a trend we anticipate will continue given the recent expansion of its research arm (Layer 6) to New York City.

47 out of 50 banks increased their density of AI talent
Given that the expansion of AI talent is proceeding at 5x the rate of growth of the overall employee base, 47 of the 50 banks tracked in the Index are improving the ratio or “density” of their AI talent relative to total headcount.

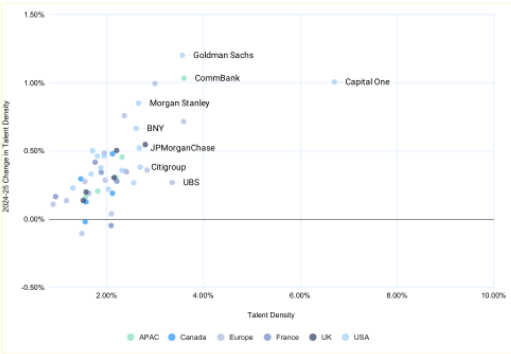
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Más grandes y más rápidos: los líderes de talento se alejan

Hay alrededor de 90.000 empleados en roles vinculados con IA en los 50 bancos, pero están altamente concentrados: diez bancos reúnen casi la mitad del talento total y los cinco equipos más grandes están en EE.UU.

Los bancos con más talento expanden más rápido su base, mientras que los rezagados crecen menos. La brecha tiende a ampliarse: quienes ya tienen masa crítica atraen más talento, desarrollan más casos y aumentan capacidades organizacionales.

CURRENT TALENT DENSITY, RELATIVE TO OVERALL HEADCOUNT VS. YEAR-OVER-YEAR CHANGE

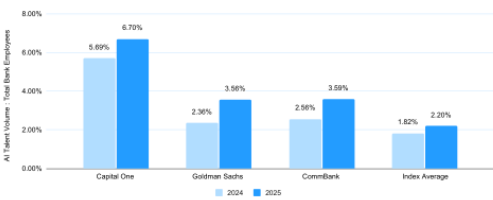


October 2025, n=50 banks

There were lingering questions about whether Capital One was going to be able to keep its historically unmatched levels of AI talent density after the mega-merger with Discover. Based on our final accounting, the combined enterprise increased its overall headcount by 47%, but increased its AI talent pool by 73%, which resulted in a new high score in terms of AI talent density: 6.7% of total employee headcount.

While Capital One boasts about 3x the AI talent density as the average bank, select peers show signs of narrowing the gap. Specifically, two banks – Goldman Sachs and CommBank – each improved their relative density by +100 basis points (or 2.9x faster than the wider Index).

TOP-3 BANKS: INCREASE IN TALENT DENSITY, RELATIVE TO OVERALL HEADCOUNT



October 2025 vs. October 2024

- **Goldman Sachs** has recently made a number of visible moves to strengthen its AI and technical talent bench. In March 2025, it hired [Daniel Marcu](#) from Amazon as Partner and Global Head of AI Engineering & Science, a role in which he will lead the firm's AI platform and product development efforts. This hire underscores Goldman's push to embed AI deeper into its core, not just via research but via execution.
- **CommBank** is likewise advancing its AI agenda in ways that require aggressive technical hiring – as evidenced on their careers portal, which explicitly emphasizes roles across Data & Analytics, Engineering, and AI teams. Moreover, their job listings reveal roles such as Chief Engineer, AI Research (Deep Learning), which explicitly value PhD or advanced credentials, as well as Senior Engineering Manager roles in "GenAI" divisions.

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Capital One y densidad de talento

La fusión con Discover planteaba dudas sobre si Capital One mantendría su alta densidad de talento IA. El cálculo final muestra que la dotación total aumentó 47%, pero el pool de talento IA creció 73%, alcanzando una densidad récord de 6,7% del total de empleados.

Capital One tiene cerca de tres veces la densidad del banco promedio. Esta ventaja no se basa solo en cantidad: combina reclutamiento, desarrollo, cultura tecnológica, adopción y programas internos de IA.

Chapter 5
Key Findings

- Banks with the highest density of AI talent are likely to continue to accelerate faster because they benefit from a virtuous cycle:
- **Compounding Returns on Existing AI Talent:** Each successful AI deployment creates organizational know-how, lowers time to production, and improves outcomes – effectively increasing the ROI of the AI talent pool. As this flywheel effect accelerates, it makes it rational to keep adding AI staff at pace (up to the point that no longer holds true)
 - **Superior Recruitment Pull for New AI Talent:** High density of AI expertise signals to the market – and to prospective employees – that the bank is a serious AI institution. This helps in recruiting top engineers and researchers who prefer environments where they have peers, robust infrastructure, and influence
 - **Reduced Demand for Traditional Headcount:** The more banks digitize or automate processes, the lower the demand for traditional headcount (e.g., branch staff, call-center reps). Business growth depends on expanding AI capacity rather than human-only processes, causing the proportion of AI staff to rise relative to non-AI roles

Over time, the gap widens between the banks that lead and the ones that follow.

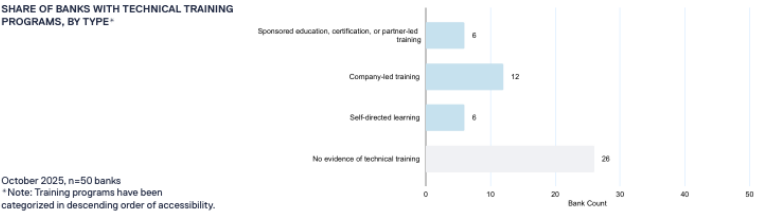
AI training becomes “table stakes”
However, a high volume of technical AI and data talent will only get banks so far. Without organisation-wide training and education programmes many AI programmes will fail to deliver.

Over the last year, AI-specific training is becoming ubiquitous across the sector, with three quarters of the banks in the Index having some form of AI training for employees. AI Champions, communities of practice, hackathons, speaker series, and many other dissemination methods are becoming “table stakes.” Their proliferation has come at the exact time that “nearly 40 of the 50 banks we track have rolled out AI-powered assistants to their workforce” – a move aimed at accelerating adoption and usage, as detailed in our latest [Outcomes Report](#) (August 2025).

At the same time, AI-specific training is becoming increasingly specialized. Two-thirds of training programs now involve either a topic-specific or role-specific curriculum – mirroring the changing needs of users as the rollout of AI-powered assistants increases in scale/scope.

As such areas of investment reach maturity or late-stage adoption, Evident is continually examining our data for the next marker of AI maturity. In the case of training, we believe this will involve a shift to more technical training – mirroring the hiring priorities profiled above.

Note: While this descriptive data does not contribute to scoring (yet), we think it is important to share as a preview of what’s coming down the pike next.



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Por qué la densidad de talento acelera la ventaja

Los bancos con mayor densidad de talento se benefician de un círculo virtuoso: retornos compuestos del talento existente, mayor velocidad para convertir casos de uso en producción, más aprendizaje organizacional y mejores resultados.

También obtienen mayor atracción de talento externo, mejores programas internos, capacidad para absorber nuevas herramientas y menor dependencia de proveedores. El talento no es solo un insumo: es la infraestructura humana que permite escalar IA.



Chapter 5
Key Findings

Examples of the most robust technical training programs, which are shown to contribute to long-term employee satisfaction and retention include:

BBVA: DATAI qualification + Master's in Big Data Science
BBVA's press releases describe a multi-year partnership with the [University of Navarra's Data Science & Artificial Intelligence Institute \(DATAI\)](#) to train employees, offering a qualification, industrial doctorates, or official Master's Degree in Big Data Science for staff with background in mathematics or computer science. BBVA notes over 50,000 employees have completed some form of training in the world of data and AI, while ~5,000 have received specialized instruction via its Data University (including data scientists, data specialists, and data engineers).

ING: 24-day AI Accelerator with Xebia (Advanced Analytics)
Netherlands-based consultancy Xebia has built a bespoke [Data & AI Accelerator Program](#) for ING's Advanced Analytics team, featuring a full 24-day curriculum designed to "lift the skills" of the team and support productionized use cases.

Capital One: AWS certifications + ML Engineer Learning Program
Capital One reports that 88% of its engineers hold an [AWS certification](#) and highlights internal "[Tech College](#)" pathways. In parallel, the bank runs the Machine Learning Engineering Training Program (MLETP) – an in-depth, 160-hour upskilling track combining instructor-led and self-paced content using AWS and Capital One ML tooling.



DOWNLOAD EVIDENT'S 2025 TALENT REPORT
The race for AI banking talent. Mapped.

The 2025 edition of our Talent Report examines what banks are doing to attract and retain the brightest minds working in AI today, and develop and upskill the AI-first bank of tomorrow.

In this report, we explore the latest talent trends across the banking industry, identifying where and how the talent stack is changing to accelerate production and deployment of AI use cases at scale.

Our talent data is updated in early Q2, at the midway mark between annual updates to the Evident AI Index rankings – providing critical insights into the highest weighted pillar of our methodology.

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Programas robustos de formación técnica

BBVA: calificación DATAI y máster en Big Data Science con la Universidad de Navarra, incluyendo doctorados industriales y formación avanzada.

Capital One: programas técnicos internos y cultura de aprendizaje continuo para ingenieros y equipos de datos.

JPMorganChase: capacitación amplia, comunidades internas y herramientas para acelerar adopción.

Otros bancos desarrollan academias, hubs de fluidez en IA, formación GenAI para empleados y liderazgo, y ejercicios de Red Team. Estos programas contribuyen a satisfacción, retención y capacidad de despliegue.

EVIDENT
AI INDEX
BANKS

Chapter 5
Key Findings

INNOVATION

5.2 INNOVATION

On paper, Innovation should be the most dynamic pillar of the Index methodology, but in reality it's the most stable over time.

TOP-10 PERFORMING BANKS IN INNOVATION PILLAR

BANK	REGION	INNOVATION PILLAR RANK	2024-25 RANK CHANGE	RESEARCH & PATENTS RANK	VENTURES RANK	OPEN SOURCE RANK
JPMorganChase	USA	1	-	1	2	13
Capital One	USA	2	+1	2	3	11
Royal Bank of Canada	Canada	3	-1	3	34	1
Morgan Stanley	USA	4	-	7	4	4
Wells Fargo	USA	5	-	6	6	6
Citigroup	USA	6	+1	10	5	6
Bank of America	USA	7	+4	4	30	24
HSBC	UK	8	+1	8	9	18
Goldman Sachs	USA	9	-3	9	8	12
TD Bank	Canada	10	-2	5	49	3

Nine banks maintained their top-10 ranking since last year, and the North American banks continued to dominate:

→ JPMorgan retained #1 spot through the unparalleled strength of their AI research team and continued venture investments into AI-focused companies.

→ Capital One overtook Royal Bank of Canada for the #2 spot, partly driven by the merger with Discover. The bank more than doubled its AI research team and showed steady growth in patents.

→ Morgan Stanley and Wells Fargo stayed at #4 and #5 respectively. They are the only banks that rank in the top-10 across all Innovation sub-pillars (Research and Patents, Ventures and Open Source).

→ HSBC moved up to #8, the leading light amongst the European banks who otherwise don't feature.

→ Bank of America was the only new bank to enter the top-10, improving from #11 to #7 this year driven by strength in Research & Patents sub-pillar. The bank continued to grow its substantial portfolio of AI patents and ramped up its AI research output.

The stability of this pillar can be attributed to the fact that many elements of AI innovation represent significant, long-term investments that take time and effort to establish, let alone pay off. Establishing a talent magnet for top-tier AI researchers, building an intellectual property library to critical mass, and developing the relationships to participate in elite ventures rounds – none of this happens (or can be replicated) overnight.

You simply cannot “buy” your way to becoming a leader in AI innovation (even if a large budget doesn't hurt). You have to earn the title by “building” over time.

However, while the leaders in this pillar are stable, it doesn't mean progress is static. Quite the contrary. As we shall see, the leaders are continuing to dramatically ramp up activity in the Research and Patents space in particular... and, while new challengers, they have their work cut-out to catch-up.

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5.2 Innovación

Aunque Innovación parece el pilar más dinámico, es el más estable. Nueve bancos conservaron su top 10 y Norteamérica domina. JPMorganChase retiene el #1 por investigación y ventures; Capital One supera a RBC en #2 por la fusión con Discover, crecimiento de investigación y patentes; Morgan Stanley y Wells Fargo siguen #4 y #5; HSBC sube al #8; Bank of America entra al top 10 por investigación y patentes.

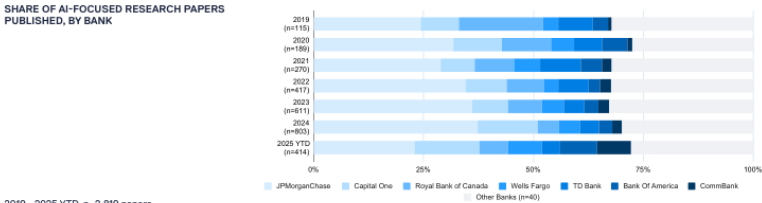
La estabilidad se explica porque la innovación en IA exige inversiones largas: atraer investigadores, acumular propiedad intelectual y construir redes de venture no ocurre de un día para otro. No se puede comprar liderazgo en innovación; hay que construirlo.

RESEARCH POWERHOUSES
Since the release of last year's Index, researchers affiliated with Index banks have published over 700 new papers on the topic of AI. As a result, the research output generated by banks continues to expand by double digits year-over-year. This continuing growth trajectory is consistent with the long-term trends profiled in Evident's [AI Research Tracker](#) – extending back to the before ChatGPT (“BC”) era (47% CAGR from 2019-2024).

Four banks account for over 60% of AI Research output
This expanding body of AI literature is driven by a small cadre of banks. Just five banks – JPMorganChase, Capital One, RBC, Wells Fargo, and TD Bank – account for over 60% of the bank-led research factored into the ranking.

All five of these banks share common hallmarks. They were early to establish a dedicated Research Lab or Center of Excellence. They have strong research leaders with unrivaled academic reputations. And given their headstart, they have amassed both the intellectual capital and intellectual property to attract graduating PhDs working at the cutting-edge of AI.

As a result, the share of overall research attributed to these five banks has remained highly consistent since 2019.



More recently, we have observed significant jumps in research output from Bank of America and CommBank, who have substantially increased their share of bank-led research from 4% to 8% year-over-year.

Last year CommBank launched a new Centre for Foundational AI in partnership with the University of Adelaide. Together with its new award-winning paper on the [synthetic LLM-generated customer personas](#), the initiative highlights the bank's growing commitment to AI research.

Bank of America is also growing its research profile, with an increasing focus on foundation modeling and generative techniques. Top-cited works include a review of the boundaries, benefits and implementation requirements of [GenAI in financial risk management](#) and an analysis of AI's potential for detecting [cybersecurity vulnerabilities](#).

While there are no other serious challenges to the established leaders, there are signs of banks ramping up across the board. More banks have published at least some AI research than ever before; we're seeing a ramp up in recruitment of Chief AI Research Officers; and others are only just announcing their intent to build AI research teams. But it will take time for these investments to lead to valuable research output – and even longer for this to translate into applied applications.

One thing's for sure: the banks that are just starting out have a lot of catching up to do.

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Potencias de investigación

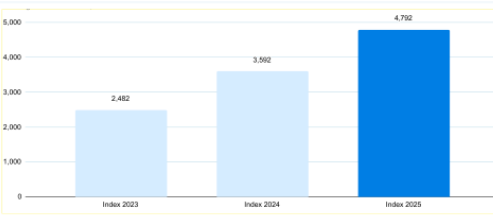
Desde el Índice anterior, investigadores vinculados a bancos publicaron más de 700 nuevos trabajos sobre IA. La producción investigadora crece a doble dígito, en línea con tendencias previas a ChatGPT.

Cinco bancos - JPMC, Capital One, RBC, Wells Fargo y TD Bank - concentran más de 60% de la investigación bancaria. Comparten laboratorios o centros de excelencia tempranos, líderes académicos reputados y capital intelectual suficiente para atraer doctores.

Bank of America y CommBank aumentaron su participación de 4% a 8% interanual. CommBank lanzó un Centre for Foundational AI con la Universidad de Adelaide; Bank of America crece en modelos fundacionales, técnicas generativas y gestión de riesgo financiero.

PATENT DUOPOLY
Over the past 10 years, 25 of the 50 banks have been awarded nearly 5,000 AI-specific patents by various Intellectual Property Offices. Since last year, this body of IP has grown +33%. However, similar to the research ecosystem described above, the vast majority of patent activity is concentrated among a handful of players.

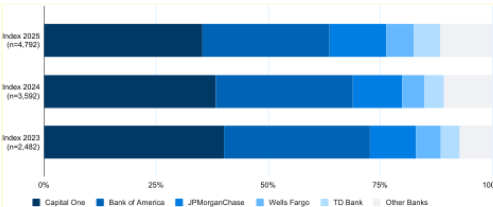
NUMBER OF AI-FOCUSED PATENTS
ASSIGNED TO BANKS



Trailing 10-Year Period, n=50 banks

Two banks account for 65% of AI Patents, while US banks account for 90%
Capital One and Bank of America account for nearly 65% of AI-specific patents assigned across the Index. This past June, *Capital One* reached the 5k milestone in overall patent activity – specifically highlighting its agentic patents holding alongside tech leaders (e.g. Google, Microsoft, IBM, and Samsung). And last October, *Bank of America* detailed its patenting focus on Artificial Intelligence & Machine Learning applications, which now represent 17% of its grant activity (trailing only Information Security).

SHARE OF AI-FOCUSED PATENTS,
BY BANK ASSIGNEE



Trailing 10-Year Period, n=50 banks

While unrivaled, the share of AI patent activity driven by these two leaders is slowly eroding as additional banks step up their efforts. Specifically, three other banks – JPMC, Wells Fargo, and TD Bank – continued to demonstrate increased patent activity (now accounting for 18% of AI patents assigned to Index banks).

Otherwise, the wider Index remains fairly disengaged. Only two new banks (CaixaBank and Intesa Sanpaolo) joined the ranks of banks actively pursuing AI patents. This increased the number of European banks pursuing patents from 4 to 6 banks. That's just shy of a quarter of the 25 pan-European banks found in the ranking. In contrast, nearly every US bank pursues a patent strategy, accounting for 14 of the 25 banks active in this arena.

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Duopolio de patentes

En diez años, 25 de los 50 bancos recibieron casi 5.000 patentes específicas de IA. Desde el año pasado, ese cuerpo de propiedad intelectual creció +33%, pero la actividad está muy concentrada.

Capital One y Bank of America explican casi 65% de las patentes de IA del Índice. Capital One destacó su hito de 5.000 patentes generales, incluidas patentes agénticas, junto a grandes tecnológicas. Bank of America indicó que IA y machine learning representan 17% de sus concesiones.

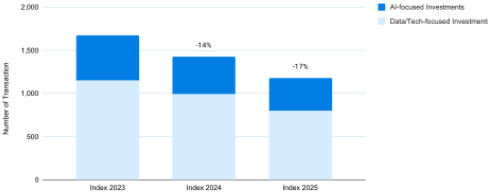
JPMC, Wells Fargo y TD Bank aumentan actividad y representan 18% de las patentes. En Europa solo seis bancos persiguen patentes IA, frente a casi todos los bancos estadounidenses.

VENTURES: CAUTION AHEAD

While banks are ramping up investment into AI research and patenting activity, the same cannot be said for venture investments.

Despite banks rushing to fund hyperscalers and the infrastructure that will power the AI era, general investment by banks into AI-focused and Data/Tech-focused companies is down double digits (17% from 2024) for the second year in a row.

TOTAL INVESTMENTS IN AI-FOCUSED OR DATA/TECH-FOCUSED COMPANIES BY BANKS



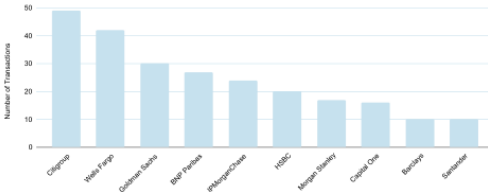
Trailing 3-Year Period, n=50 banks

While banks undoubtedly want to gain strategic access to cutting-edge technology, they are seemingly reluctant to speculate or overpay for unproven capabilities during the frothiest phase of the AI boom.

10 banks now account for nearly two-thirds of AI-focused deal flow
As per other areas of the innovation pillar, activity tends to be concentrated amongst a small group of leaders. If we look at investments made specifically into AI companies, the top-10 banks drove 64% of AI-focused investments across the Index.

Citigroup overtook Wells Fargo for the top spot in terms of overall deal flow, and four banks bucked wider macro trends and continued to increase investments year-over-year – BNP Paribas, HSBC, Morgan Stanley, and Santander.

TOP-10 BANKS: NUMBER OF INVESTMENTS IN AI-FOCUSED COMPANIES



August 2022 - August 2025, n=381 transactions

Citigroup and BNP Paribas both warrant a double-click here, as these banks demonstrate a straight-line path from external investment to internal business impact:

→ Citigroup's latest example of a Data-focused investment to accelerate AI adoption is its January 2025 strategic investment in Validis, the financial data standardization platform. By June 2025, the bank had already embedded Validis into CitiDirect Commercial Banking, powering the digitization of its lending process for mid-sized corporates across

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Ventures: cautela por delante

Mientras los bancos incrementan investigación y patentes, las inversiones de venture en compañías de IA y Data/Tech caen por segundo año consecutivo, -17% desde 2024. Aunque los bancos quieren acceso estratégico a tecnología de punta, evitan especular o pagar de más por capacidades no probadas en una fase exuberante del boom de IA.

Diez bancos concentran casi dos tercios del deal flow en IA. Citigroup supera a Wells Fargo en transacciones; BNP Paribas, HSBC, Morgan Stanley y Santander aumentan inversiones pese a la tendencia general.

Citi y BNP Paribas muestran cómo la inversión externa puede conectarse con impacto interno.

multiple markets. Clients now benefit from one-click uploads or direct ERP connections for financial reporting, enabling automated credit applications, covenant monitoring, and faster underwriting decisions. For Citi, this shift replaces manual document collection with real-time, AI-ready financial data streams.

→ **BNP Paribas** has moved quickly from its Series B participation (May 2024) to scaled deployment with **Mistral AI**. In June 2025, the bank launched an internal **LLM-as-a-Service** platform, operated fully on its own infrastructure, giving more than 50,000 employees at BNP Paribas CIB secure access to a curated set of models (including Mistral). This platform now underpins live use cases across the Group – such as internal assistants, multilingual document search, and automated content generation – while enabling developers to build new tools in a standardized, compliant environment. By aligning Mistral’s sovereign AI capabilities with its regulated banking workflows, BNP Paribas has demonstrated how a venture bet can accelerate industrial-scale adoption across front-line and support functions.

Knowing when to invest in – or partner with – the wider ecosystem to access cutting-edge talent and technology remains a hallmark of the best innovators. Yet if the sector’s steady pullback from AI start-up investment continues, it may limit banks’ access to emerging expertise, weaken their influence over how new products are shaped to meet regulatory and customer needs, and risk stalling the very pipeline of innovation on which their future competitiveness depends.

Build, borrow, or buy? Established leaders have the luxury of choice...
Leading innovators know when to “build, borrow, or buy” – ultimately maintaining flexibility and optionality within a rapidly evolving space. They can build proprietary systems where differentiation matters, license or co-create where speed is critical, and acquire or invest where market gaps exist – enabling faster, more effective deployment of AI use cases and outcomes across the enterprise. But the choice is conscious.



ACCESS EVIDENT’S STATE OF AI RESEARCH IN BANKING REPORT
+ AI RESEARCH TRACKER

- How are banks organizing their AI research teams?
- How is the focus of AI research explored by the banks changing?
- Where and how does AI research accelerate use cases and business outcomes?

The State of AI Research in Banking is a comprehensive analysis of how 50 major banks are building and growing in-house AI research teams in order to accelerate AI deployment.

The AI Research Tracker is Evident’s library of AI research papers, giving you an unparalleled window into the world of AI research in finance. The tracker is a comprehensive database of 1000+ AI research papers published by major banks and insurers.

Updated every six months, the tracker and trends deck provide the latest insights into how financial institutions are engaging with the fast changing world of AI research.

Stay Tuned: Data Trackers for both AI Patents & AI Ventures will be coming online in the Member Hub throughout Q4 2025.

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Ventures, continuación

Citi invirtió estratégicamente en Validis, plataforma de estandarización de datos financieros, e integró la solución en CitiDirect Commercial Banking. Esto permite cargas con un clic o conexiones ERP directas, solicitudes de crédito automatizadas, monitoreo de covenants y underwriting más rápido.

BNP Paribas pasó de invertir en Mistral AI a desplegar una plataforma interna LLM-as-a-Service en infraestructura propia, con acceso seguro para más de 50.000 empleados de CIB. La plataforma soporta asistentes internos, búsqueda multilingüe de documentos y generación automática de contenido.

Los líderes saben cuándo construir, tomar prestado o comprar. Mantienen flexibilidad para sistemas propios donde hay diferenciación, licencias o co-creación donde importa la velocidad e inversiones donde existen brechas de mercado.

5.3 LEADERSHIP

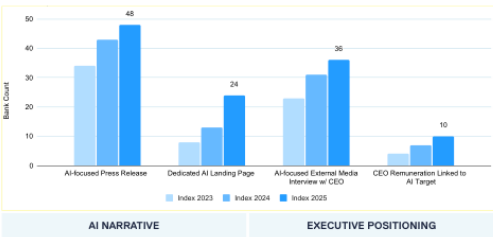
Investments in leadership and narrative-building provide banks with a powerful lever to accelerate AI adoption by aligning stakeholders around a clear, strategic vision:

- When senior executives craft a coherent AI Narrative – framing AI as central to customer experience, risk management, and long-term growth – they set expectations about where the institution is heading. It helps employees understand how AI fits into day-to-day work, reassures regulators and investors about responsible deployment, and helps ensure resources flow to projects that align with the firm’s strategic goals rather than scattered, uncoordinated pilots.
- Amplifying that message through Executive Positioning – media interviews, keynote speeches, and participation in industry forums by C-Suite leaders – serves as a multiplier effect. Regular updates on AI rollouts, adoption rates, and ROI give credibility to the narrative and build confidence among investors, customers, and employees alike.

Over time, this cadence of communication not only keeps the bank top-of-mind in industry discussions but also attracts talent, strengthens partnerships, and creates accountability for measurable outcomes – all of which accelerate both the pace and the impact of AI use cases across the organization.

Over the past year, banks have ramped up their leadership’s AI focus more than ever before. Even those organizations that have traditionally chosen to keep their progress behind closed doors, are making their AI activities more visible. For example, Morgan Stanley revamped its [Firmwide Artificial Intelligence](#) portal this year, highlighting the latest use cases, research, and innovations. Meanwhile, Goldman Sachs outlined the bank’s three-year program to “run the firm more efficiently” through the use of AI solutions in its latest [Annual Report](#) (see Page 7).

SHARE OF BANKS ENGAGING IN SPECIFIED ACTIVITY OR CHANNEL, OVER TIME



Since strong performance in the Leadership pillar depends on sustained, visible commitment from senior management, it is inherently more vulnerable to disruption. Leadership changes, shifting strategic priorities, or the distraction of major events such as mergers can quickly pull attention away from AI and stall momentum – and leads to less stable performances in the Leadership pillar each year.

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5.3 Liderazgo

El liderazgo y la construcción de narrativa son palancas poderosas para acelerar adopción. Una narrativa coherente de IA la ubica como central para experiencia de cliente, riesgo y crecimiento; ayuda a fijar expectativas y movilizar a la organización.

El posicionamiento ejecutivo importa: cuando CEO, CIO, CDAO y otros líderes hablan de IA con sustancia, transmiten compromiso. La comunicación externa de casos de uso, resultados y ROI refuerza confianza entre inversores, empleados y reguladores.

El pilar Liderazgo mide no solo volumen de comunicación, sino especificidad, consistencia y conexión con estrategia de negocio.

TOP-10 PERFORMING BANKS IN LEADERSHIP PILLAR					
BANK	REGION	LEADERSHIP PILLAR RANK	2024-25 RANK CHANGE	AI NARRATIVE RANK	EXECUTIVE POSITIONING RANK
JPMorganChase	USA	1	+2	1	1
DBS	APAC	2	-1	3	4
Royal Bank of Canada	Canada	3	+5	2	6
CommBank	APAC	4	-2	4	3
Santander	Europe	5	+29	10	2
NatWest	UK	6	+10	7	9
UBS	Europe	7	+10	9	8
BNP Paribas	France	8	-2	6	27
Morgan Stanley	USA	9	+8	15	7
CaixaBank	Europe	10	+28	12	14

Five banks maintained their top-10 ranks in Leadership:

- While JPMorganChase and DBS maintained positions on the podium, the former took the top spot due to improving the specificity of the bank's external AI communications, broadening the set of senior stakeholders that discuss AI publicly, and tying their top executive performance assessment to AI-specific targets.
- Royal Bank of Canada jumped +5 ranks to take #3 position, publishing projected financial returns from AI for the first time during its Investor Day back in March.
- CommBank and BNP Paribas also maintained top-10 rankings, with BNP Paribas notably announcing that it had hit its AI value creation targets and was revising them upwards for 2025.

New entrants to the top-10 included:

- Natwest, UBS, and Morgan Stanley: these banks all ranked in the top-20 last year, and while they did not go as far disclosing financial targets for AI value, they each provided richer updates on use cases and impact than ever before.
- Two Spanish banks surged: Santander (+29 rank) and CaixaBank (+28 rank) made significant investment in AI leadership this year, emulating BBVA to create specific Chief Data & Analytics / Chief AI Officer roles on the management committee and ramping up AI headlines.

HSBC (in the midst of a leadership reshuffle) and BBVA (occupied by the potential takeover of Banco Sabadell) moved out of the top-10, along with BNY, ING, and Intesa Sanpaolo. To our earlier point about the importance of senior leadership in driving AI adoption, these banks may risk losing momentum if they ease up on the Leadership pedal – even briefly.

More banks than ever disclosed AI use cases, but only 8 disclosed comprehensive ROI

Strong performance in Leadership isn't just about senior leaders talking about the importance of AI to their organisation, as spend ramps up it is about demonstrating to the market the tangible activities underway and the successful outcomes they are delivering.

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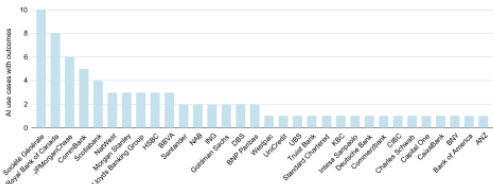
Liderazgo, continuación

Cinco bancos mantuvieron el top 10 en Liderazgo. JPMC y DBS siguen en el podio; JPMC toma el primer puesto por comunicaciones más específicas, mayor cantidad de directivos hablando públicamente de IA y vinculación de evaluación ejecutiva con objetivos de IA.

RBC sube al #3 con comunicaciones claras sobre investigación, casos de uso y estrategia. CommBank, NatWest, Lloyds y otros avanzan por reportes más concretos y narrativas mejor integradas. El ranking premia a quienes comunican impacto, no solo intención.

Over the last year, 25 banks have disclosed the total number of active use cases in production across their organisation (up from just 12 banks last year). And 32 of the 50 banks tracked in the Evident AI Index have disclosed at least one use case with an associated financial (e.g. cost reduction, revenue uplift) or non-financial impact (e.g. efficiency gains) – up from 26 a year ago.

PUBLICLY DISCLOSED AI USE CASES WITH REPORTED OUTCOMES



October 2024 - 2025, n=76 AI use cases

Progress on these metrics demonstrates that banks have made significant strides on ROI measurement of individual use cases, as well as tracking their AI use cases across their organisations.

However, many banks are still not yet ready – or able – to publish aggregate metrics on the financial performance of their entire AI portfolios.

At this juncture, 8 of the 50 banks are signaling a shift from isolated to comprehensive reporting on AI:ROI – either through realized or projected estimates of financial returns from AI use cases. This full list of banks leading this charge are detailed below for reference. Not coincidentally, this list encompasses half of the top-10 performing banks in the Leadership pillar.

LATEST ESTIMATED OR PROJECTED ROI FROM ALL USE CASES IN PRODUCTION

BANK	ESTIMATE* (descending)	DISCLOSURE	FISCAL YEAR	TIME HORIZON	SOURCE
JPMorgan Chase	\$1,500 - \$2,000	I think that this year it's heading more towards \$2 billion. And a lot of that is related to prevention of fraud.	FY24	Realised + projected	Barclays Global Financial Services Conference September 10, 2024
RBC	\$500 - \$723M	Enterprise value generated from AI	FY27	Projected	Investor Day March 27, 2025
BNP Paribas	\$866M	€500M AI value creation by 2025 already reached; increased AI value creation target to €750m by 2026	FY26	Realised + projected	Corporate Governance March 27, 2025
DBS	\$581 - \$775M	Derived SGD 750 million in economic impact from more than 370 use cases... We expect this figure to exceed SGD 1 billion in 2025.	FY25	Realised + projected	Annual Report March 6, 2025
Société Générale	\$578M	Expected run-rate value creation from data and artificial intelligence of circa €500m by 2026.	FY26	Projected	Integrated Report 2023-2024 22 May 2024
Intesa Sanpaolo	>\$115M	Approximately €100m additional contribution to 2025 Gross Income, not envisaged in the 2022-2025 Business Plan (excluding potential upside from the adoption of GenAI solutions)	FY25	Projected	H124 Results July 30, 2024
Commerzbank	\$352M	Positive effects of 300 million euros from AI	NA	Projected	Interview with Christiane Vorspel (CIO) April 3, 2025
Santander	\$235M	In 2024, AI initiatives already generated over €200 million in savings.	FY24	Realised	Santander Group Website August 12, 2025

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Casos de uso, resultados y ROI

En el último año, 25 bancos comunicaron el número total de casos de uso activos en producción, frente a 12 el año anterior. Además, 32 de los 50 bancos divulgaron al menos un caso de uso con impacto financiero o no financiero asociado.

El progreso muestra avances significativos en medición de ROI caso por caso y tracking de adopción. Aun así, la capacidad de reportar ROI agregado sigue siendo limitada. BNP Paribas, DBS y JPMC destacan por comunicar tanto retornos realizados como proyectados.

El gráfico enumera casos de uso con resultados reportados por banco.



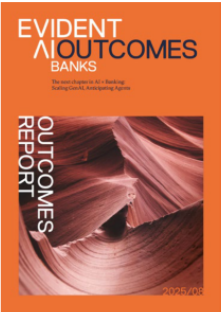
Chapter 5
Key Findings

Notable Mention:
As a sign of additional dominos falling into place, TD Bank hosted an Investor Day in the week preceding the release of this report. In addition to reinstating guidance on growth, the bank shared that it expects to cut \$360M in yearly expenses from advances in automation and artificial intelligence. It also projects it will see an additional \$360 million in revenue growth due to AI. These new disclosures, made after our data cutoff, will factor into its performance profile in the 2026 Index update.

Where do we go next?
Comprehensive ROI reporting means building a way to capture, standardize, and audit results across business lines, and requires sustained investment in data, governance, and measurement frameworks. Banks simply cannot manufacture credible ROI proof points from AI use cases overnight.

As such, when a bank demonstrates the ability to consistently report ROI across its AI portfolio, it signals that those results are the product of sustained effort and strategic investment – and not a superficial marketing or PR exercise. It reflects genuine operational maturity rather than optics.

The fact that so few banks are disclosing these critical figures implies that many banks are just simply not there yet.



ACCESS EVIDENT'S OUTCOME REPORT + USE CASE TRACKER
The next chapter in AI x Banking: Scaling GenAI, Anticipating Agents

The report provides a comprehensive and data-driven view of how banks are deploying generative AI, experimenting with agentic AI, and translating these into tangible business value.

The analysis leverages data and insights from our Use Case Tracker – Evident's official inventory of AI initiatives disclosed by 50 of the world's largest banks.

Each month, we dig through press releases, media updates, and investor materials to surface new use cases. We summarize, categorize, and assess them, so you see where AI is driving real ROI.

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Mención destacada y próximos pasos

TD Bank, en su Investor Day previo al informe, estimó USD 360 millones de reducción anual de gastos por automatización e IA, y otros USD 360 millones de crecimiento de ingresos por IA. Como esas revelaciones ocurrieron después del corte de datos, serán consideradas en 2026.

El reporte integral de ROI exige capturar, estandarizar y auditar resultados en líneas de negocio, con inversión sostenida en datos, gobernanza y medición. No se pueden fabricar pruebas creíbles de ROI de la noche a la mañana. Cuando un banco reporta ROI consistentemente en su portfolio de IA, eso indica madurez operativa real y no solo marketing.

5.4 TRANSPARENCY

Investment in Responsible AI (RAI) is a critical enabler for banks that want to accelerate enterprise-level AI at speed and scale.

From a Talent perspective, building teams with expertise not just in AI/ML, but also in ethics, compliance, and governance equips organizations to address risks early in the lifecycle, rather than reacting after models are already in production. Hiring or upskilling talent into specialized roles such as AI governance leads, RAI engineers, or compliance specialists reduces bottlenecks that often delay approval and deployment. By embedding RAI competencies into the workforce, banks create a foundation of trust and expertise that accelerates – not slows – the scaling of AI initiatives.

On the Innovation side, RAI demands investment in research, partnerships, and the evolution of legacy Governance, Risk, and Compliance (GRC) activities. Banks that partner with universities, consortia, and technology firms to codify responsible practices are not just safeguarding their reputation – but embedded compliance best practices into production pipelines. Updating existing risk models and governance frameworks to account for explainability, fairness, and auditability ensures that AI can be integrated seamlessly with regulatory expectations, rather than facing repeated delays in validation or approval cycles.

Finally, Leadership in RAI – demonstrated through public documentation, communication, and disclosure of RAI principles – creates organizational clarity and stakeholder confidence. When executives clearly articulate clear guidelines and demonstrate accountability through published frameworks or principles, it reduces ambiguity for regulators, customers, and employees alike.

In combination, investments in Talent, Innovation, and Leadership specific to RAI are not ancillary, but rather, key prerequisites to removing the organizational friction that otherwise hamstrings a bank’s ability to deploy AI at scale and secure measurable outcomes.

TOP-10 PERFORMING BANKS IN TRANSPARENCY PILLAR

BANK	REGION	TRANSPARENCY PILLAR RANK	2024-25 RANK CHANGE	RAI TALENT RANK	RAI INNOVATION RANK	RAI LEADERSHIP RANK
JPMorganChase	USA	1	-	1	1	29
CommBank	APAC	2	+3	2	3	1
Royal Bank of Canada	Canada	3	+7	11	2	6
UBS	Europe	4	+11	4	8	1
Lloyds Banking Group	UK	5	+14	5	10	1
HSBC	UK	6	-3	8	4	1
Scotiabank	Canada	7	-3	3	19	9
Standard Chartered	UK	8	-6	7	16	1
BNY	USA	9	+2	21	6	9
NatWest	UK	10	-1	10	10	14

STABILITY WITH TWO ASTERISKS

In contrast to the Leadership pillar, the Transparency pillar is beginning to demonstrate more consistency and stability over time. JPMorganChase retained the top position and seven of the top-10 banks carry over from 2024.

That is not to say that we see muted activity with regards to investment in or advancement of RAI activities. Over the past year, the volume of RAI-specific talent found across the 50 banks more than doubled (albeit off a small base). Nearly 300 RAI-specific research papers were published over the past three

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5.4 Transparencia

La inversión en IA responsable es un habilitador crítico para escalar IA empresarial con velocidad. Desde Talento, implica equipos con experiencia en IA/ML, ética, cumplimiento y gobernanza para abordar riesgos temprano. Roles como líderes de gobernanza de IA, ingenieros RAI o especialistas de compliance reducen cuellos de botella.

Desde Innovación, RAI exige investigación, alianzas y evolución de actividades de governance, risk and compliance. Las alianzas con universidades, consorcios y tecnológicas ayudan a codificar buenas prácticas y actualizar marcos de explicabilidad, equidad y auditabilidad.

Desde Liderazgo, la documentación pública de principios y prácticas de RAI refuerza confianza y demuestra preparación regulatoria.



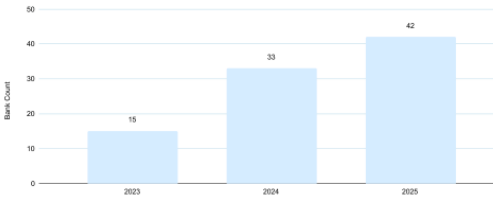
years, representing an 18% expansion of literature related to this specific topic since the previous Index update. Half of banks now provide RAI-specific employee training and over three-quarters document examples of active AI risk management.

The most notable highlight was the impressive debut of two new entrants – UBS, and Lloyds Banking Group – who surged directly into the #4 and #5 positions. Additionally, UK banks now hold four of the top-10 spots in the Transparency rank, underscoring the UK’s ambition to lead in the Responsible AI (RAI) space.

RAI LEADERS IN PLACE AT OVER 40 BANKS

A major driver behind all of these milestones is the steady rise of dedicated RAI leadership found across the Index. The number of banks assigning top-down responsibility for defining, organizing, and coordinating RAI activities has tripled over the last two years.

SHARE OF BANKS WITH SENIOR RAI LEADERS



2023 - 2025, n=50 banks

Since our last Index update, several new RAI leaders have been announced – half of which are found at US institutions, which historically lag their European peers given the diverging demands of distinct regulatory environments.

PARTNERSHIPS GET PRACTICAL

Another significant trend this year is the changing nature of external partnerships focused on RAI. 35 of the 50 banks engage in these partnerships with academic institutions, government bodies, or private companies (up from 31 banks last year).

For banks, entering into a RAI partnership serves a host of strategic motivations. By aligning with credible external institutions, banks strengthen their reputation and trustworthiness, especially in a highly regulated industry where perceptions of risk management and ethical responsibility can sometimes be as important as technological progress. These collaborations also provide opportunities for community engagement and agenda-setting, as banks can help shape emerging standards, frameworks, and research directions while ensuring their interests are represented in the evolving discourse on AI governance.

However, the true value of these partnerships is realized only when they produce tangible deliverables. A published case study, use case, or co-authored research paper can quickly transform abstract commitments into concrete evidence of progress. Deliverables provide external validation, offering regulators, investors, and customers measurable proof that RAI principles are not just aspirational, but operationalized within real systems and workflows.

Without tangible outcomes, partnerships risk being perceived as superficial. With them, they become credible catalysts for ensuring RAI is baked into production pipelines.

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Transparencia, continuación

La literatura de IA responsable creció 18% desde la edición anterior. La mitad de los bancos ofrece capacitación específica en RAI y más de tres cuartos documentan ejemplos activos de gestión de riesgos de IA.

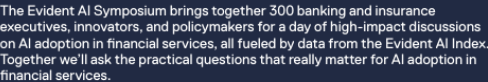
UBS y Lloyds Banking Group debutan con fuerza en el top 5 de Transparencia. Además, bancos del Reino Unido ocupan cuatro de los diez primeros lugares, mostrando ambición en IA responsable.

Más de 40 bancos ya cuentan con líderes RAI. El número de entidades que asignan responsabilidad top-down para definir y coordinar RAI se triplicó en dos años. Las alianzas externas también aumentan: 35 de 50 bancos colaboran con universidades, gobiernos o empresas.

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Apéndice | Membresía Evident

También incluye benchmarking de capacidades, metodología y datos, investigación e inteligencia competitiva.



Following the launch of the 2025 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 23 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	Virtual attendees can watch via livestream.
08.00-09.00	ARRIVAL & BREAKFAST
09.00-09.15	WELCOME & THE 2025 EVIDENT AI INDEX RESULTS From Evident's Co-founders on the Evident AI Index
09.15-09.40	FIRESIDE CHAT In conversation with Teresa Heitsenrether , CDAO, JPMorganChase
09.40-10.10	POWERING PARTNERSHIPS How can financial services and AI companies collaborate to push the limits of innovation?
10.10-10.20	BREAK
10.20-11.15	FIRESIDE CHAT In conversation with Marco Argenti , Chief Information Officer, Goldman Sachs
11.15-11.30	BREAK
11.30-11.55	FIRESIDE CHAT In conversation with Prem Natarajan , EVP, Chief Scientist, Head of Enterprise Data and AI, Capital One
11.55-12.25	LOOKING BEYOND THE USE CASE How can financial services leaders deliver true AI transformation?
12.25-12.50	FIRESIDE CHAT In conversation with Jason Droege , CEO, Scale & Greg Ulrich , Chief AI and Data Officer, Mastercard
12.50-14.00	LUNCH
14.00-14.25	FIRESIDE CHAT In conversation with David Griffiths , CTO, Citi
14.25-14.55	DELIVERING ON AGENTIC POTENTIAL how can financial services firms develop agents to add real value?
14.55-15.20	FIRESIDE CHAT In conversation with Harl Gopalkrishnan , Chief Technology and Information Officer, Bank of America
15.20-15.40	BREAK
15.40-16.10	BUILDING WITH AGENTS IN ACTION How are firms democratizing and maximizing the value of agents in deployment?
16.10-16.40	EVOLVING THE PLAYBOOK What have we learned so far about deploying AI at scale?
16.40-17.15	FIRESIDE CHAT In conversation with Guy Halamish , Global Head of Digital & Platform Services, JPMorganChase, Jonathan Pelosi , Head of Financial Services & Insurance, Anthropic, and Igor Tulchinsky , Founder, Chairman, Chief Executive Officer, Co-Chief Investment Officer & Head of Research, WorldQuant
17.15-17.20	CLOSING REMARKS

Evident AI Symposium

El Symposium reúne a 300 ejecutivos, innovadores y responsables de políticas de banca y seguros para discutir adopción de IA en servicios financieros, con base en datos del Evident AI Index.

Tras el lanzamiento del AI Index 2025 para banca y el primer índice para seguros, el encuentro en Nueva York aborda riesgo optimización de modelos, capacidades de frontera, valor de modelos existentes, sistemas agénticos y futuro del sector.

Agenda: llegada y desayuno; bienvenida y resultados del Evident AI Index 2025; charla con Teresa Heitsenrether, CDAO de JPMorganChase; panel sobre alianzas; sesiones sobre riesgos, agentes, innovación, adopción, valor y futuro de la IA en servicios financieros. El evento se realiza el jueves 23 de octubre en Nueva York, con asistencia presencial y transmisión virtual.