

The background of the slide is a dark, futuristic digital interface. It features a glowing white outline of the European continent in the center. Surrounding the map are various data visualizations, including bar charts, line graphs, and tables of numbers. Some elements are highlighted in green and red, suggesting different levels of risk or status. The overall aesthetic is high-tech and data-driven.

AI in Risk & Compliance

Creating Value Today and Shaping the Future



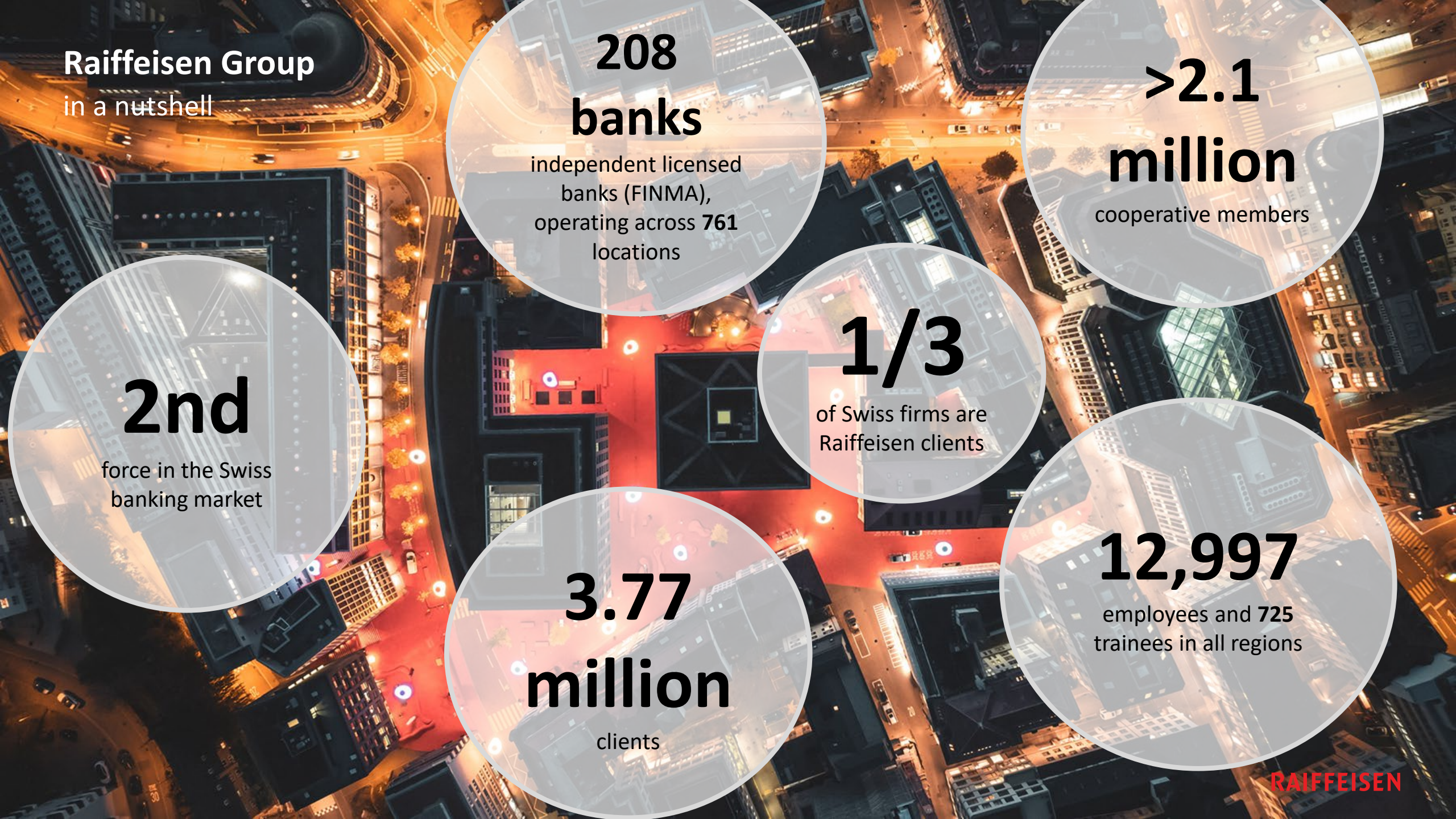
Fabio Ferrari

Head of Risk & Compliance Solutions



RAIFFEISEN





Raiffeisen Group

in a nutshell

208
banks

independent licensed
banks (FINMA),
operating across **761**
locations

>2.1
million

cooperative members

2nd

force in the Swiss
banking market

1/3

of Swiss firms are
Raiffeisen clients

3.77
million

clients

12,997

employees and **725**
trainees in all regions

RAIFFEISEN

SHAPING THE FUTURE

PARTNERSHIP

RESPONSIBILITY

RAIFFEISEN

**Lighthouse
Project**



High impact

Partnership

In-house Team



Cross-Functional

Training



**Empowerment,
Communication**

Responsibility

Governance



**Trust,
Transparency**

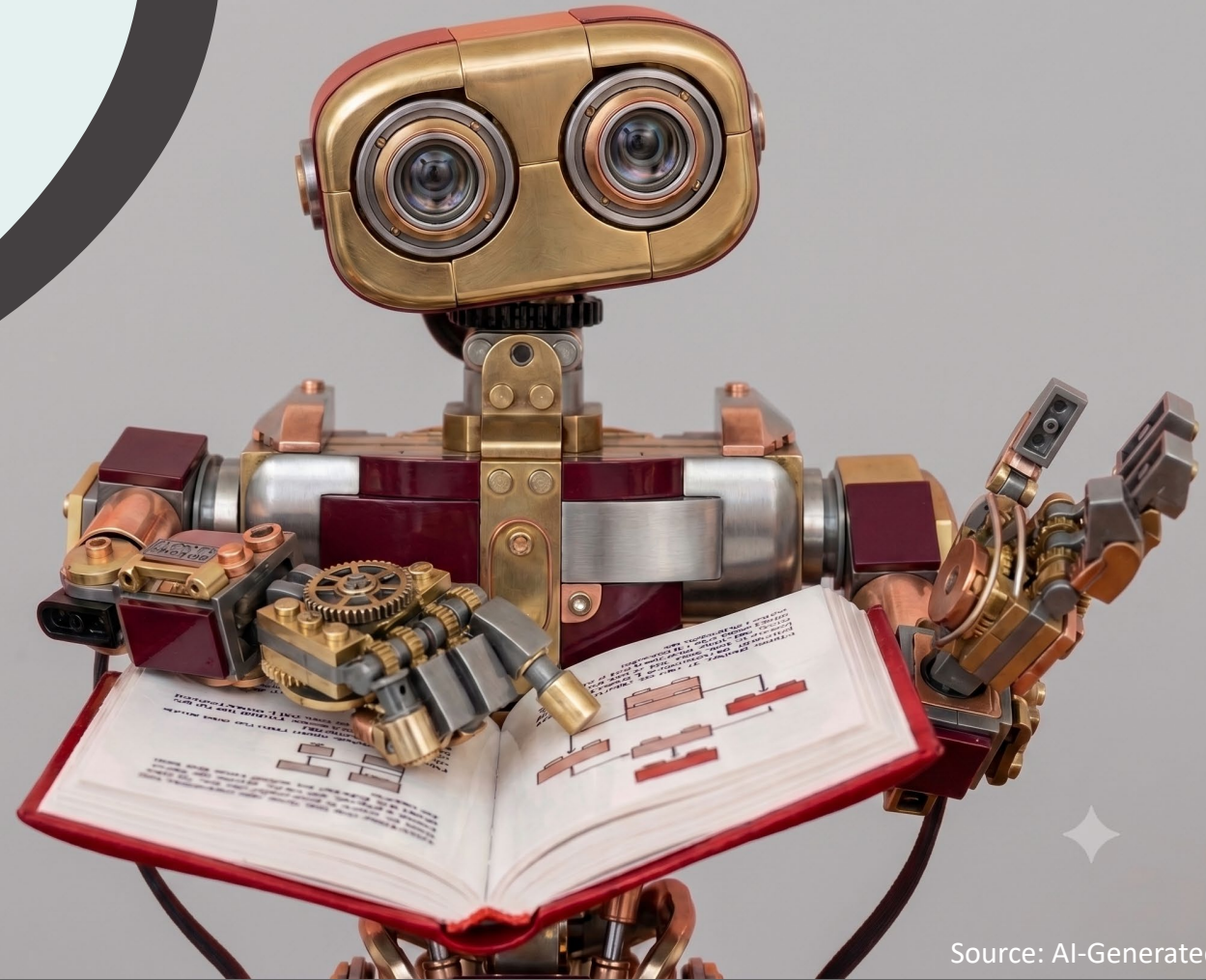
Shaping the future

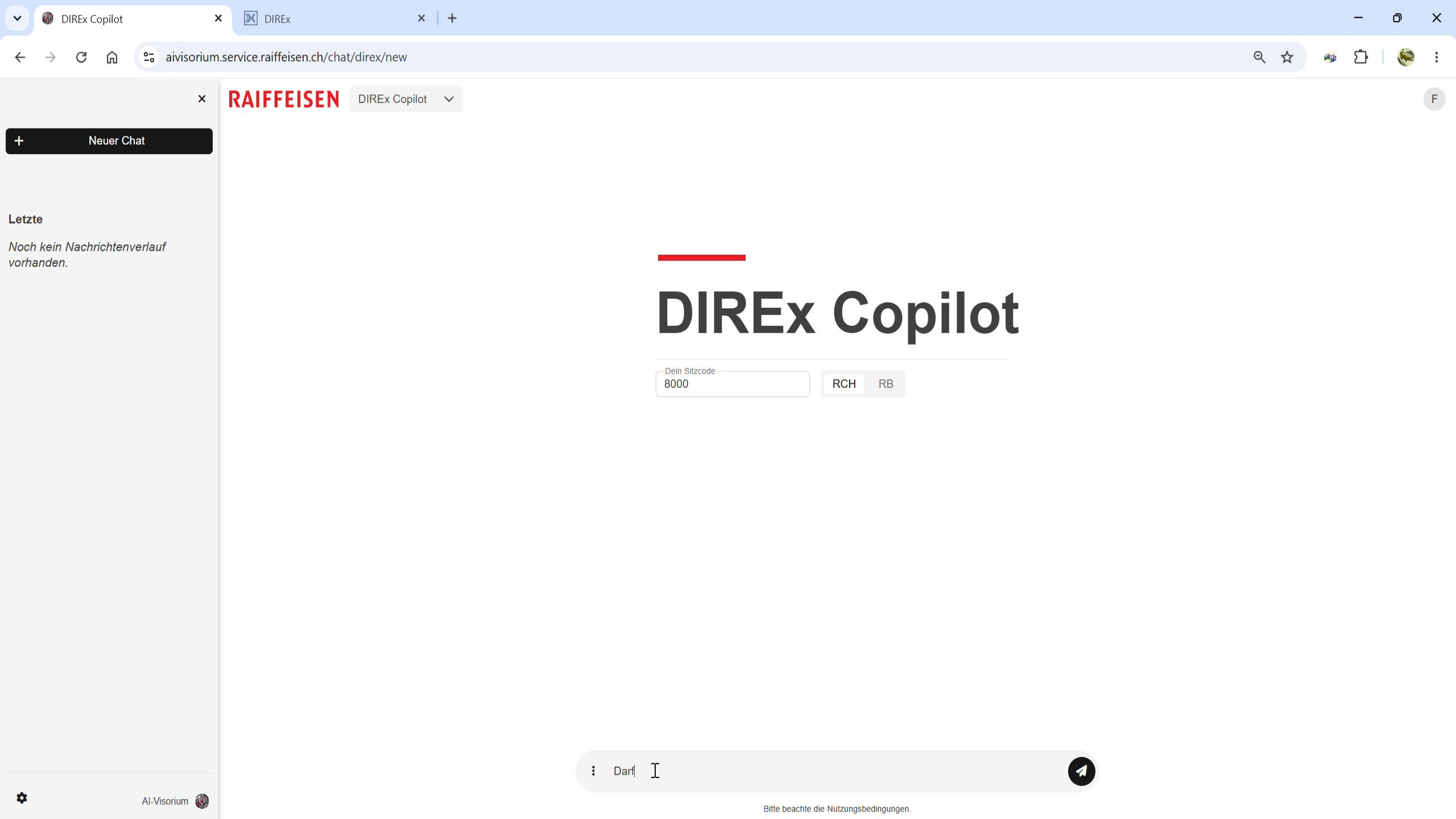
Recalibration



**Plan, Direction,
Strategy**

Regulatory Enterprise Copilot
I answer regulatory questions
using available sources and
context, providing concise
responses with links to
supporting references.





+ Neuer Chat

Letzte

Noch kein Nachrichtenverlauf
vorhanden.

DIREx Copilot

Dein Sitzcode
8000

RCH

RB

Darf I



Scope

- + Detailed operational content
- + Extension with DMS
- + Extension with deterministic rules

Spread

12'000 User
= entire Raiffeisen Group

12'000 User
= entire Raiffeisen Group

+ Bank individual Policies

General Groupwide
Regulations

500 User
in 20 Raiffeisen Banks
& Raiffeisen Switzerland

Scale

4 Mio Chunks
5'000 Chats/Week

600'000 Chunks
4'000 Chats/Week

30'000 Chunks
1'250 Chats/Week

Strategy

Scalability & Performance
Cost Optimization
Retrieval-Logic
API & Agents Architecture

Agent Architecture
Tenant isolation
Robust & Performant Pipeline

Modular Platform
Ground Truth
Expectations Management

2026

2025

2024

Regulatory
Enterprise Copilot

RAIFFEISEN



**AI is scaling rapidly.
Commit to the run.**

— Fabio Ferrari



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