

## PRESS RELEASE

### INTESA SANPAOLO FIRST EUROPEAN BANK TO USE ARTIFICIAL INTELLIGENCE FOR REGULATORY ANALYSIS

- New operating model launched to make the Group's regulatory agenda-setting processes more efficient and faster.
- The Group and the CIAECO Area continue their digitalisation journey, following the implementation just a few months ago, of Lisa (Linguistic Intelligence for Supervisory Awareness), a machine-learning tool that reads and rapidly processes thousands of publications on banking supervision.
- **Marcello Mentini: "Support from artificial intelligence will allow our people to focus their work on high value-added analysis activities. The collaboration with Aptus.AI will give us the opportunity to contribute both to the digitalisation of the Group and to the growth of one of the best Italian technology start-ups, supporting an excellent new local company."**

Milan, 9 October 2023 – **Intesa Sanpaolo** is continuing its process of adopting innovative artificial intelligence solutions, in line with the objectives of the Group's digital transformation programme – guided by CEO **Carlo Messina** – set out in the 2022-2025 Business Plan.

The **Chief Institutional Affairs and External Communication Officer (CIAECO) Area**, headed by **Stefano Lucchini**, has launched a new project, conceived by the **Group Regulatory Evolution Agenda Department** with the support of **Deloitte Risk Advisory**, to digitalise and evolve its operating model for setting the Group's Regulatory Agenda.

**Intesa Sanpaolo** thus becomes the **first European bank to use artificial intelligence for regulatory analysis**.

Thanks to the collaboration with the Italian start-up **Aptus.AI** – the technology partner found to be the best fit among leading reg-tech companies worldwide – the Bank will evolve its operating model, making the Group's regulatory agenda-setting processes more efficient and faster. This will help handle the growing volume of new national and international regulations, the analysis of their impact on activities, the identification of risk areas in correlation with the Group's internal regulations and the automatic, customised creation of document collections for specific professional profiles.

The **Aptus.AI** technology makes it possible to create a machine-readable version of digital documents that can be adapted to different types of text content. The new electronic format provides interactive access to regulatory data, saving time and aiding decision-making.

The **CIAECO Area** was among the first to work in synergy with the **Chief Data, AI, Innovation and Technology Area** led by **Massimo Proverbio** in AI initiatives. In recent months, this collaboration led to the creation of **Lisa (Linguistic Intelligence for Supervisory Awareness)**, a machine-learning tool designed by the **Group Supervisory Strategic Steering Department** to help read and quickly process thousands of publications on banking supervision.

*"The Regulatory Agenda has become an indispensable corporate governance tool in formulating the strategic choices of a Group like ours, which operates in various business sectors and markets," commented **Marcello Mentini, Executive Head of Group Regulatory Evolution Agenda**. "We realised that our agenda-setting process needed to be strengthened. The support of artificial intelligence will allow our people to focus their work on high value-added analysis activities, and the collaboration with Aptus.Ai will enable us to contribute both to the digitalisation of the Group and to the growth of one of Italy's best technology start-ups, supporting an excellent new local company."*

\*\*\*

**Intesa Sanpaolo** is Italy's leading banking group – serving families, businesses and the real economy – with a significant international presence. Intesa Sanpaolo's distinctive business model makes it a European leader in Wealth Management, Protection & Advisory, highly focused on digital and fintech, in particular with Isybank, the Group's digital bank. An efficient and resilient Bank, it benefits from its wholly-owned product factories in asset management and insurance. The Group's strong ESG commitment includes providing €115 billion in impact lending by 2025 to communities and for the green transition, and €500 million in contributions to support people most in need, positioning Intesa Sanpaolo as a world leader in terms of social impact. Intesa Sanpaolo is committed to Net Zero by 2030 for its own emissions and by 2050 for its loan and investment portfolios. An engaged patron of Italian culture, Intesa Sanpaolo has created its own network of museums, the Gallerie d'Italia, to host the bank's artistic heritage and as a venue for prestigious cultural projects.

News: [group.intesasanpaolo.com/it/sala-stampa/news](https://group.intesasanpaolo.com/it/sala-stampa/news)

Twitter: [twitter.com/intesasanpaolo](https://twitter.com/intesasanpaolo)

LinkedIn: [linkedin.com/company/intesa-sanpaolo](https://linkedin.com/company/intesa-sanpaolo)

#### **Media Relations**

##### **Intesa Sanpaolo**

Corporate & Investment Banking and Governance Areas

[stampa@intesasanpaolo.com](mailto:stampa@intesasanpaolo.com)

[www.intesasanpaolo.com/it/news](https://www.intesasanpaolo.com/it/news)