



# AI in Finance

Organization, successes and experiments



**ABN·AMRO**

# Agenda

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**1 AI in Finance and at ABN AMRO**  
How are we organized, what does the team do and GenAI tooling at ABN.

**2 AI Solutions in Production**  
*Predicting tax codes and automated report narratives.*

**3 AI Solutions Under Exploration**  
*Smart booking validation, Financial chatbot and Tax Integrity Assistant.*

# 1

## AI in Finance and at ABN AMRO

How are we organized, what does the team do and GenAI tooling at ABN.

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# AI in Finance at ABN AMRO

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## The Team

Focus on Data-Driven Finance transformation.

### What

1. Upskilling and inspiration
2. Process optimization
3. New insights to support co-pilot role

Using advanced analytics techniques.



## AI vs GenAI

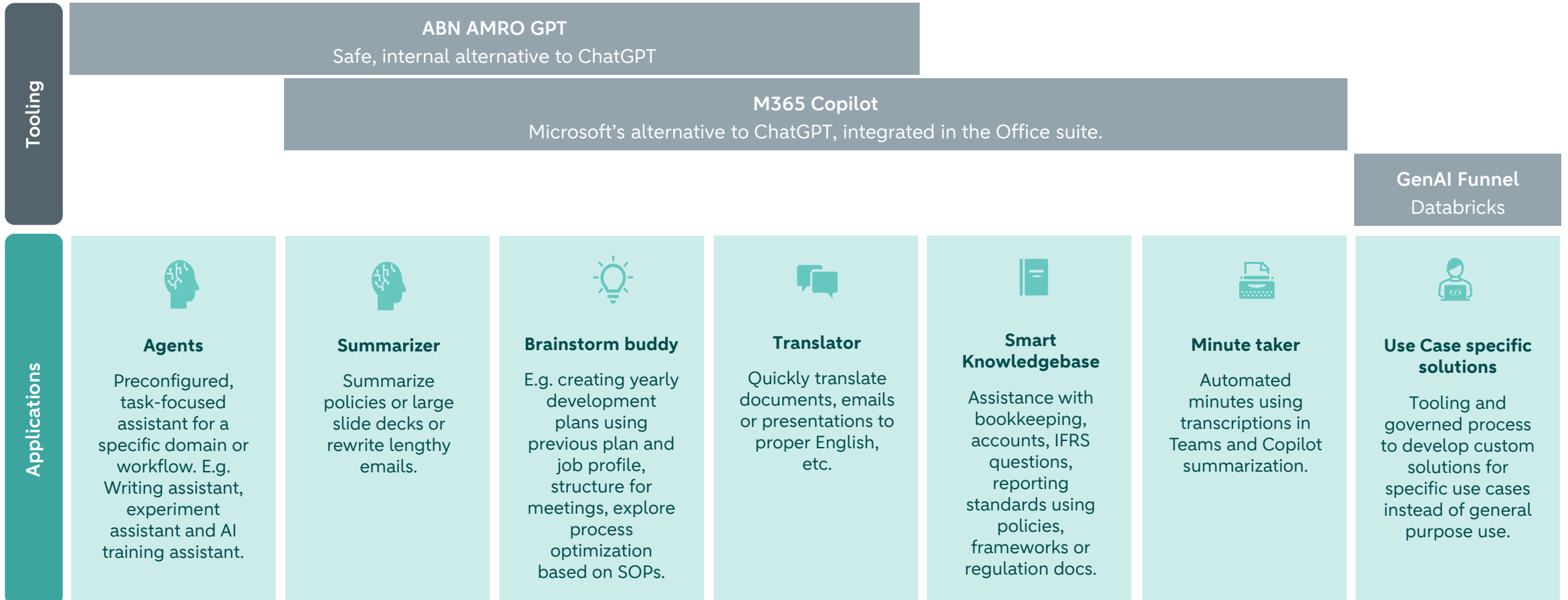
Started with the exploration of traditional AI, e.g. ML models for forecasting.



## GenAI in Finance

- Nov 2022 ChatGPT
- Jan 2024 ABN GPT
- Jul 2024 start experiments Q-report
- Nov 2024 first Q-report with GenAI published

# Tooling at ABN AMRO



**Building department libraries**  
Letting early adopters build libraries with prompts relevant for the entire team or department, so others can start easily.

# 2

## AI Solutions in Production

*Predicting tax codes and automated report narratives.*

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# Automated Report Narratives

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Using a Large Language Model (like ChatGPT) to generate a written analysis of the financial figures.

## Why

- + Reduce time spend on descriptive analysis
- + Improve accuracy
- + Enhance quality

## How

### 1. Filter relevant data

*E.g. QTD actuals and budget data for Q3 2024 for ABN AMRO Group.*

### 2. Perform computations

*On filtered data, e.g. delta computation or rounding.*

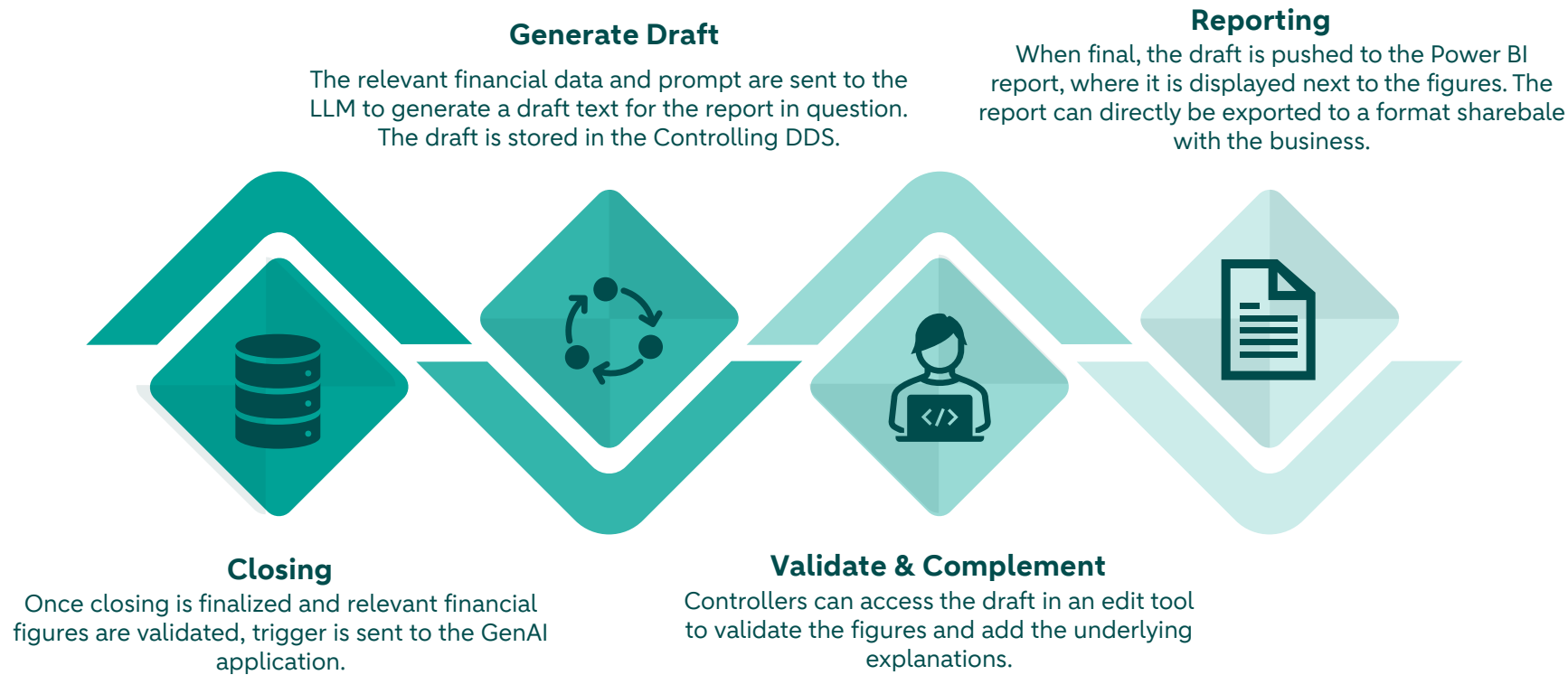
### 3. Create prompt

*Using resulting data and writing instructions for specific report.*

# Automated Report Narratives

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*Enabling a new way of working.*



## Draft reports

abn amro group    q-report q3    September 2025    1.4

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# 3

## AI Solutions under Exploration

*Smart booking validation, Financial chatbot and Tax Integrity Assistant.*

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# Smart Booking Validation

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*Detect incorrect or outlier bookings to accelerate financial closing.*

## Problem

*The monthly validation of actuals on client-, cost- and underlying business units is 1) time-intensive and 2) error-prone.*

1. Detect big deltas on aggregated account level, then inspecting underlying bookings to find errors or causes.
2. E.g. offsetting entries can cause unrecognized deltas

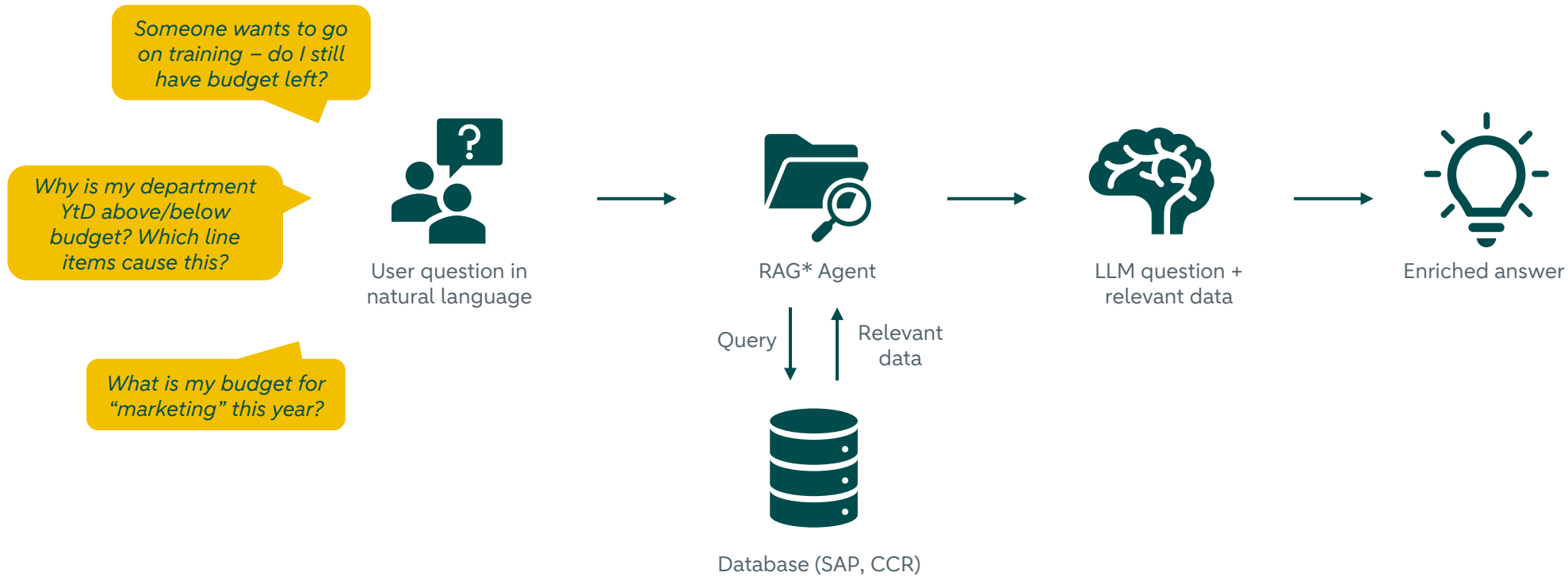
## Solution

*A ML model trained on historical SAP data to assist in validation by..*

- a. Outlier detection:** detecting incorrect bookings, e.g. on wrong BO or account.
- b. Clustering:** Flagging big deltas, e.g. bookings that appear correct but are atypically large for the account or BO in question.

## 4. On-demand Financial Answers

*Quickly answer ad-hoc questions about invoices, FTEs, budgets, etc.*



*\*RAG is a method to provide an LLM with specific information it might not know from the internet.*