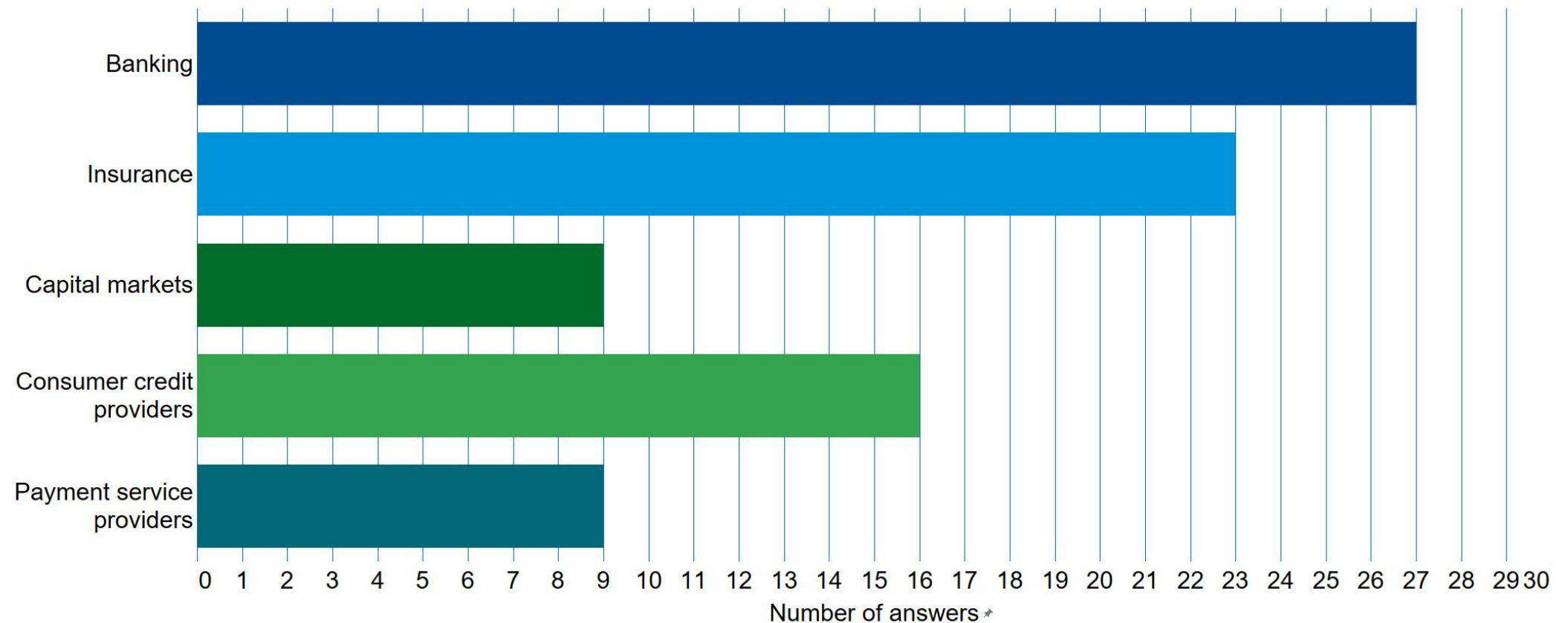


Use of Artificial Intelligence in the Finnish Financial Sector 2026

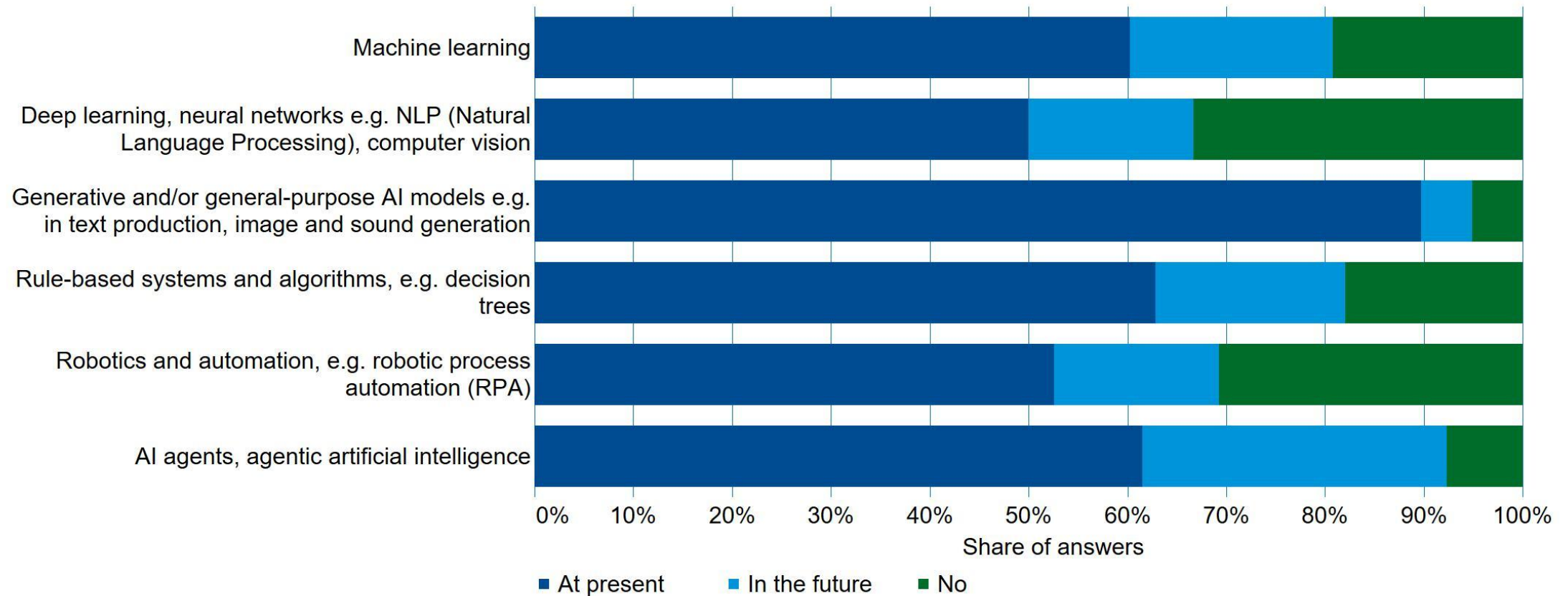
Results from the Financial Supervisory Authority's Survey of Supervised Entities

The survey received responses from 84 entities across different segments of the financial sector



Source: FIN-FSA

The increase in the use of artificial intelligence is particularly evident in the adoption of generative AI, general-purpose AI models, AI agents, and agentic AI



Source: FIN-FSA

The use of AI has also increased at the customer interface in the financial sector

Are AI solutions being used in the customer interface?

Banking

Insurance

Capital markets

Consumer credit providers

Payment service providers

Are AI solutions being used in internal processes?

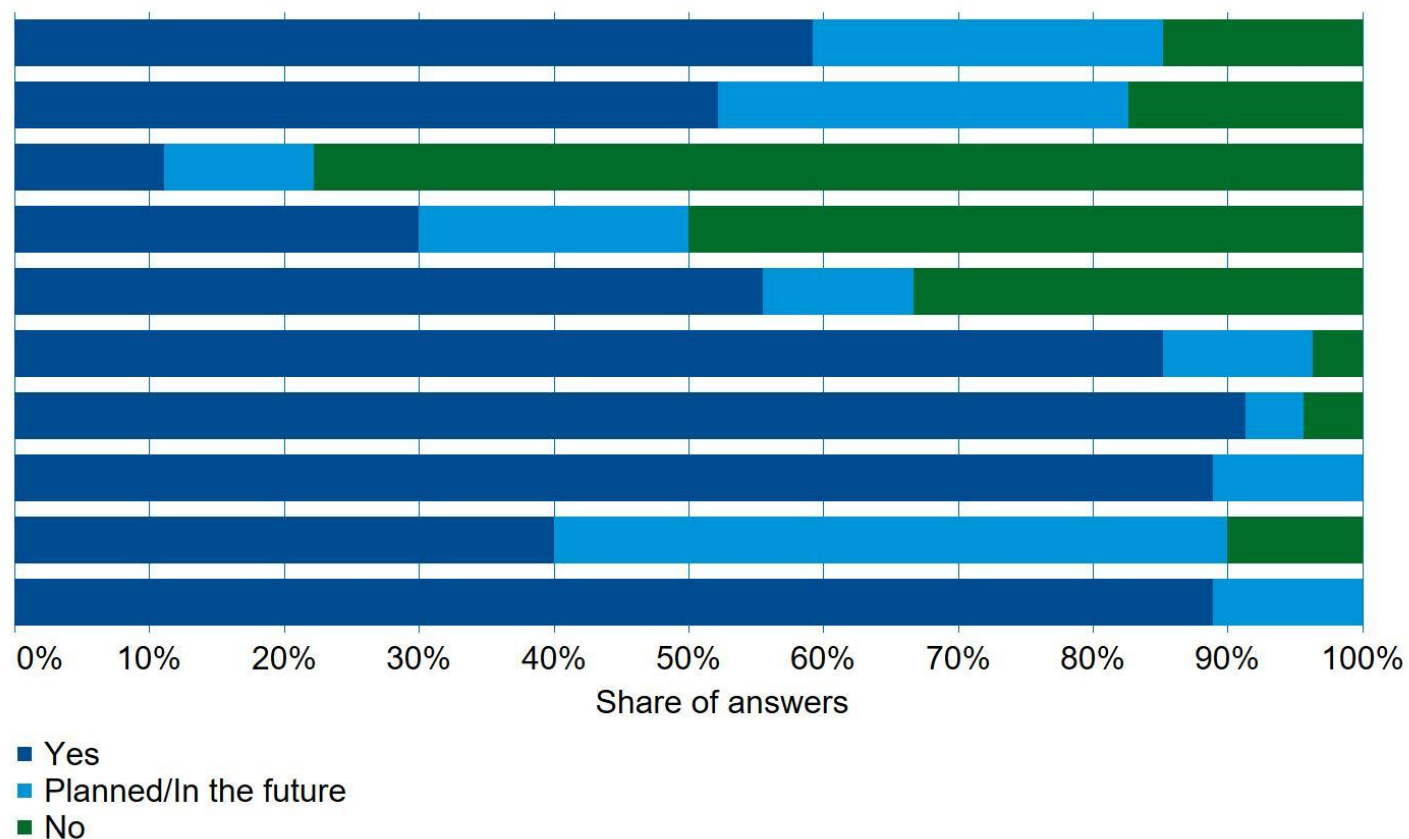
Banking

Insurance

Capital markets

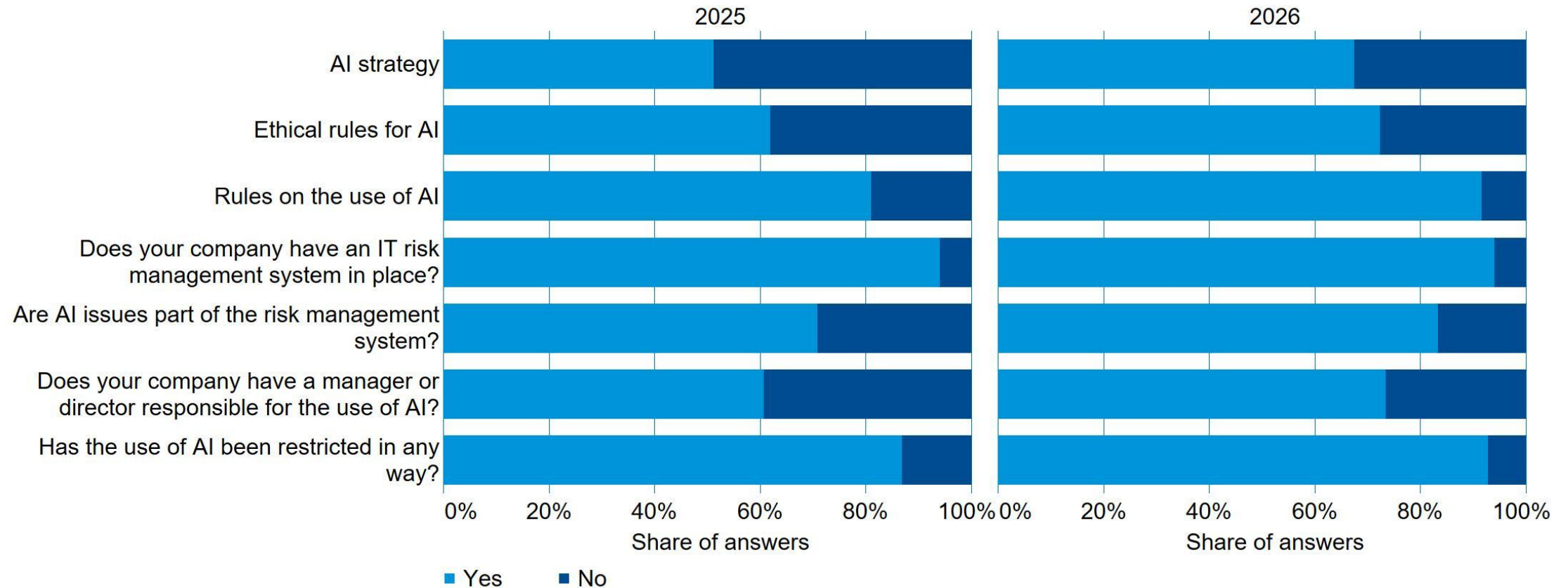
Consumer credit providers

Payment service providers



Source: FIN-FSA

AI governance practices have strengthened across organizations of all sizes



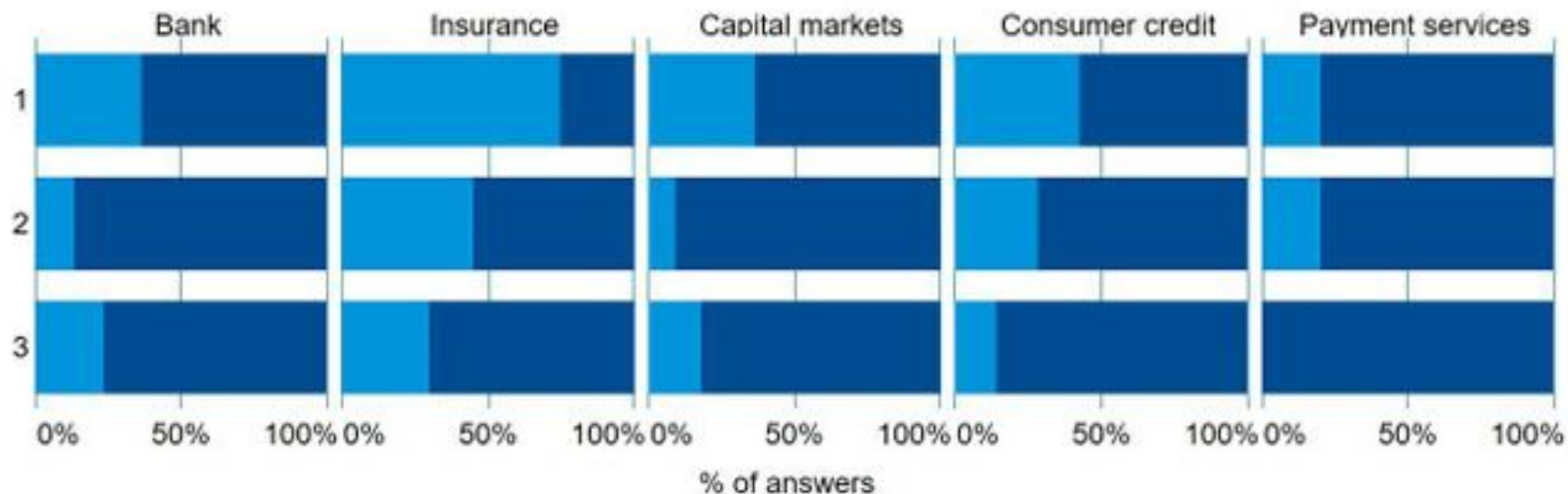
Source: FIN-FSA

AI Governance Practices by Company Size (2025–2026)

Practice	Size category: Large	Size category: Medium-sized	Size category: Small
AI strategy	62 -> 86 %	44 -> 66 %	50 -> 59 %
Ethical rules for AI	71 -> 86 %	59 -> 76 %	60 -> 62 %
Rules on the use of AI	95 -> 100 %	81 -> 93 %	73 -> 85 %
IT risk management system	100 -> 100 %	97 -> 97 %	87 -> 88 %
AI issues part of the risk management system	81 -> 90 %	63 -> 86 %	60 -> 65 %
Manager or director responsible for the use of AI	76 -> 90 %	56 -> 76 %	53 -> 62 %
Restrictions for the use of AI	95 -> 100 %	84 -> 97 %	83 -> 85 %

Source: FIN-FSA

The survey indicates clear improvements across all sectors in the monitoring and assurance of non-discrimination (2025)

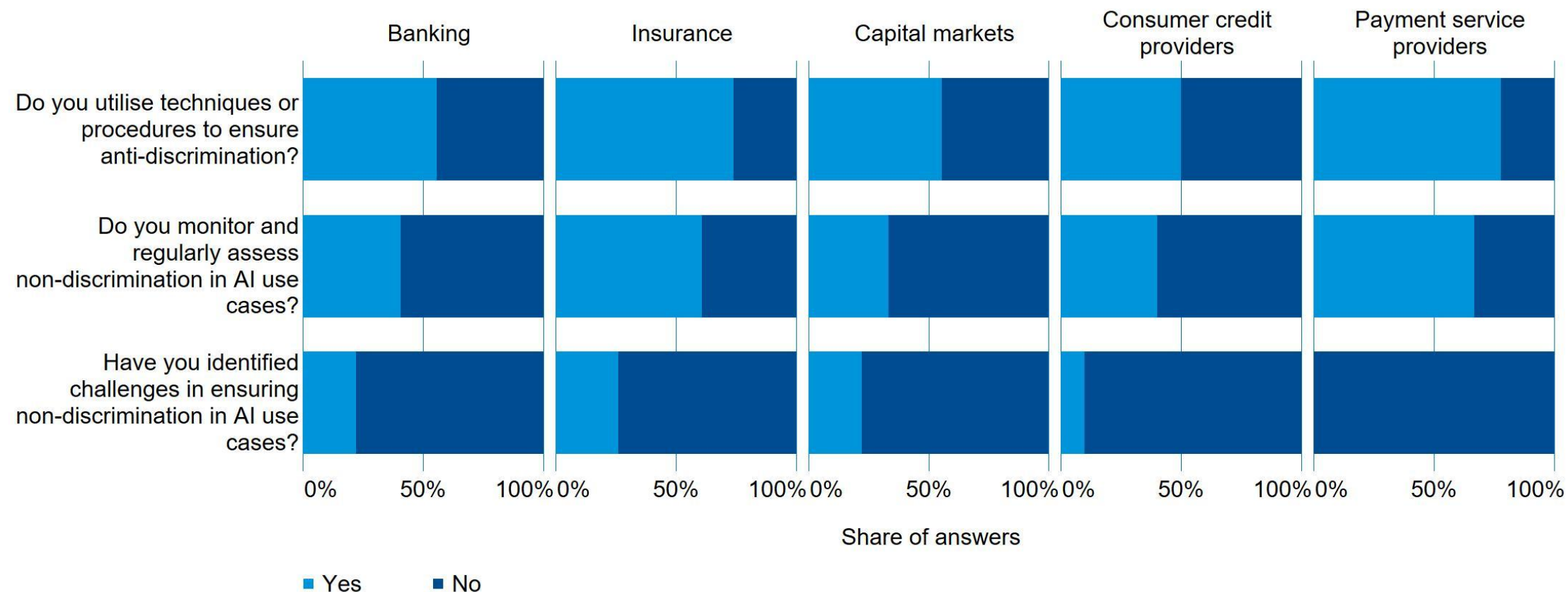


- 1 Do you utilise techniques or procedures to ensure anti-discrimination?
2 Do you monitor and regularly assess non-discrimination in AI use cases?
3 Have you identified challenges in ensuring non-discrimination in AI use cases?

■ Yes ■ No

Source: FIN-FSA

The survey indicates clear improvements across all sectors in the monitoring and assurance of non-discrimination (2026)



Source: FIN-FSA