FIN-FSA
FINANCIAL SUPERVISORY AUTHORITY

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Use of AI in the Finnish financial sector 2026- Main findings

1 Annual survey provided updated picture

In 2025, the Financial Supervisory Authority (FIN-FSA) carried out a thematic review of the use of artificial intelligence (AI) in the financial sector in Finland. In spring 2026, an annual survey was undertaken to update this information. The survey was not as extensive as the thematic review. The most important findings in comparing the 2025 and 2026 information are presented here.

2 Survey targeted wide range of financial sector entities

A total of 84 financial sector entities responded to the annual survey (2025: 83 respondents).

This figure comprised 23 insurance companies, 10 Finnish banks and 17 branches of foreign banks operating in Finland, nine firms operating in capital markets, nine payment service providers and 16 consumer credit providers.

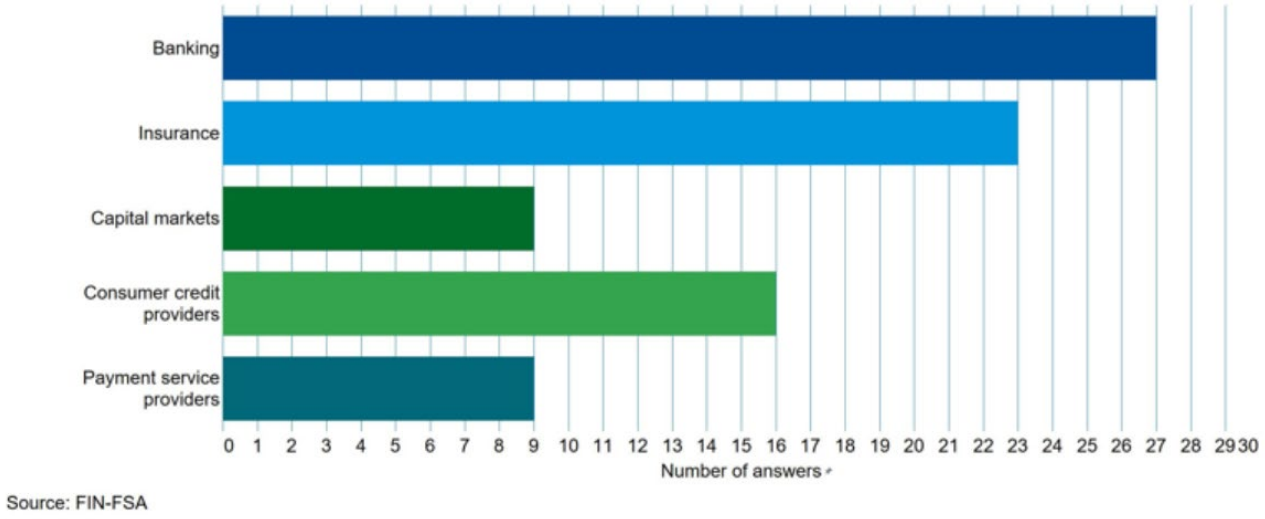


Chart 1: Respondents by segment

3 Continued growth in use of AI

Among the respondents, 78 companies, or 93% (2025: 73 companies, 88%), answered that they were either already using AI solutions or were planning to do so within the next two years. The number of AI staff and the amount of AI training provided had increased significantly from 2025 in every segment. In all, 85% of respondents indicated that their investment in AI would increase further next year.

The biggest changes in AI usage were in the technologies used. Generative and general-purpose AI models are still the most widely used AI technologies, increasing from 74% to 90%, which puts them in a class of their own. Rule-based systems and algorithms as well as machine learning are also still widely used, with both at slightly over 60%. The 2026 survey revealed that the new categories ‘AI agents’ and

'agentic AI' have become very popular, quickly reaching a usage figure of 62%. The survey responses indicate that the use of these will expand even more strongly in the future.

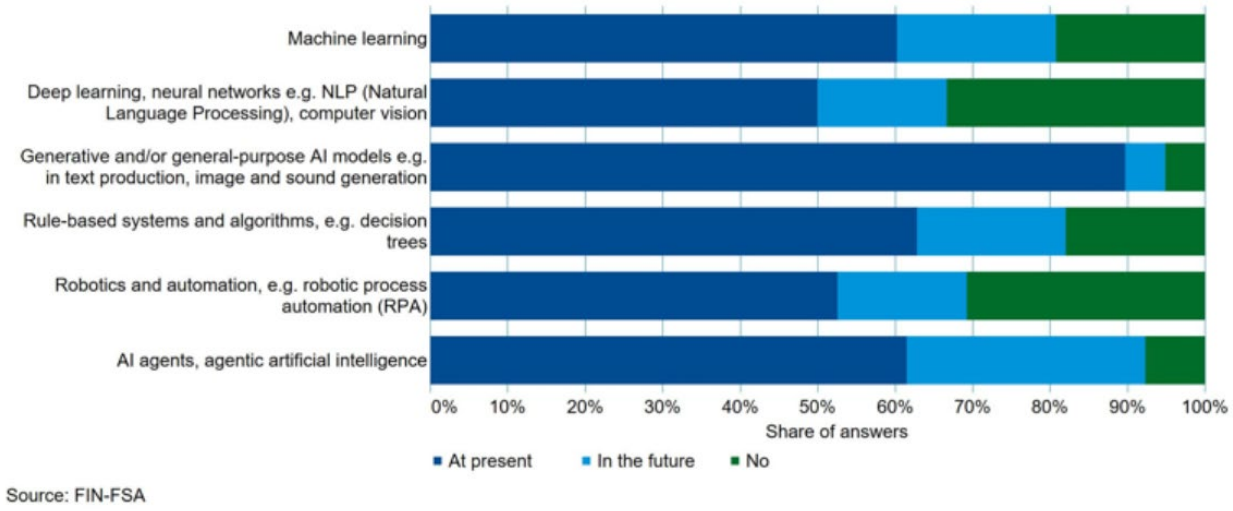


Chart 2: AI technologies – current and planned future use

The use of AI has also increased at the customer interface.

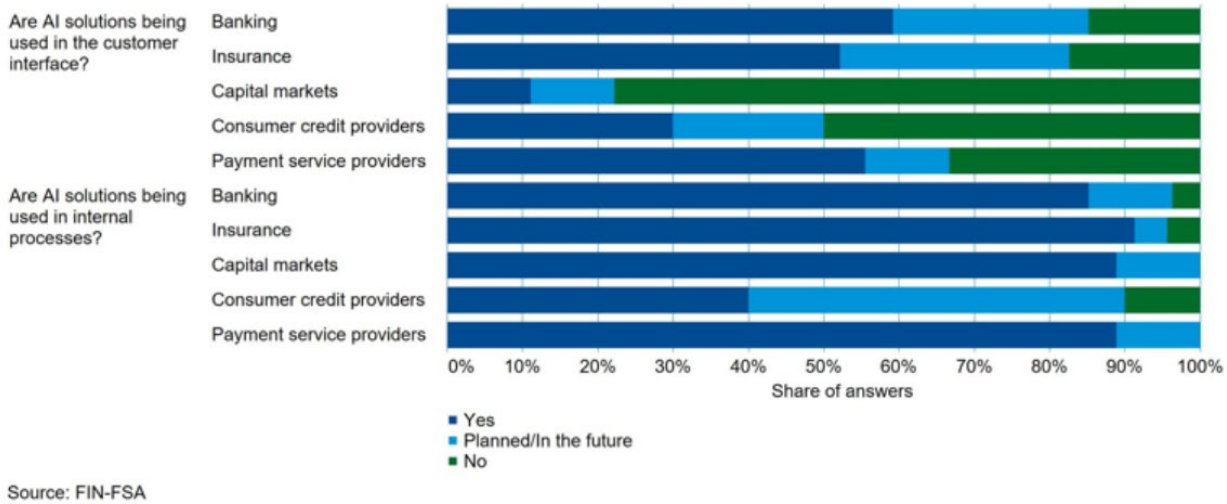


Chart 3: AI solutions at the customer interface and in internal processes, 2026

4 AI practices have spread considerably

Good AI practices have spread considerably since 2025. In all company size categories every measurement has improved (or remained unchanged if previously already at 90% or more).

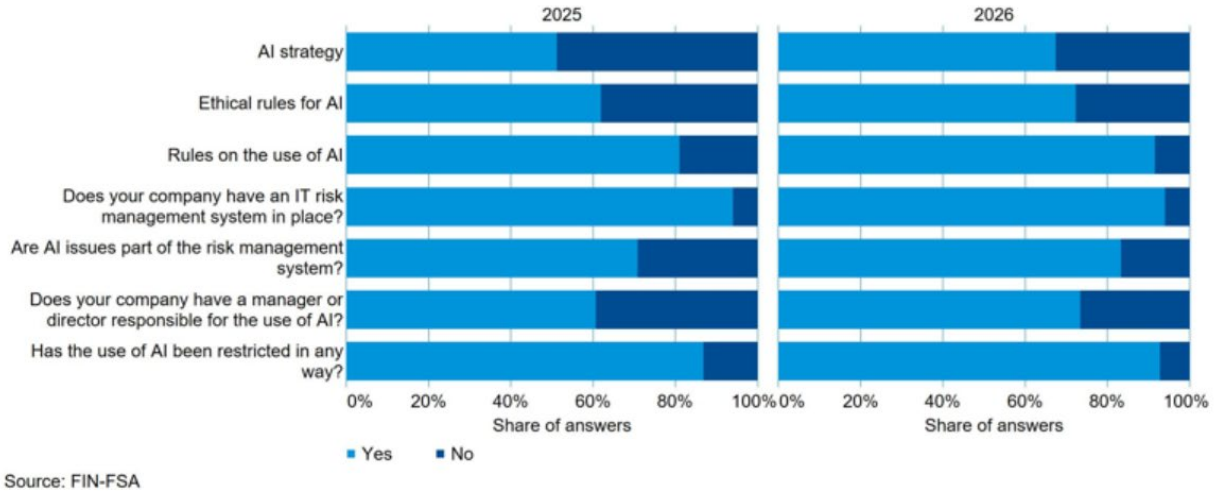


Chart 4: Spread of AI practices 2025 -> 2026

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

Chart 5: AI practices by company size category, 2025 -> 2026

A greater amount of AI training was also provided for staff than in 2025.

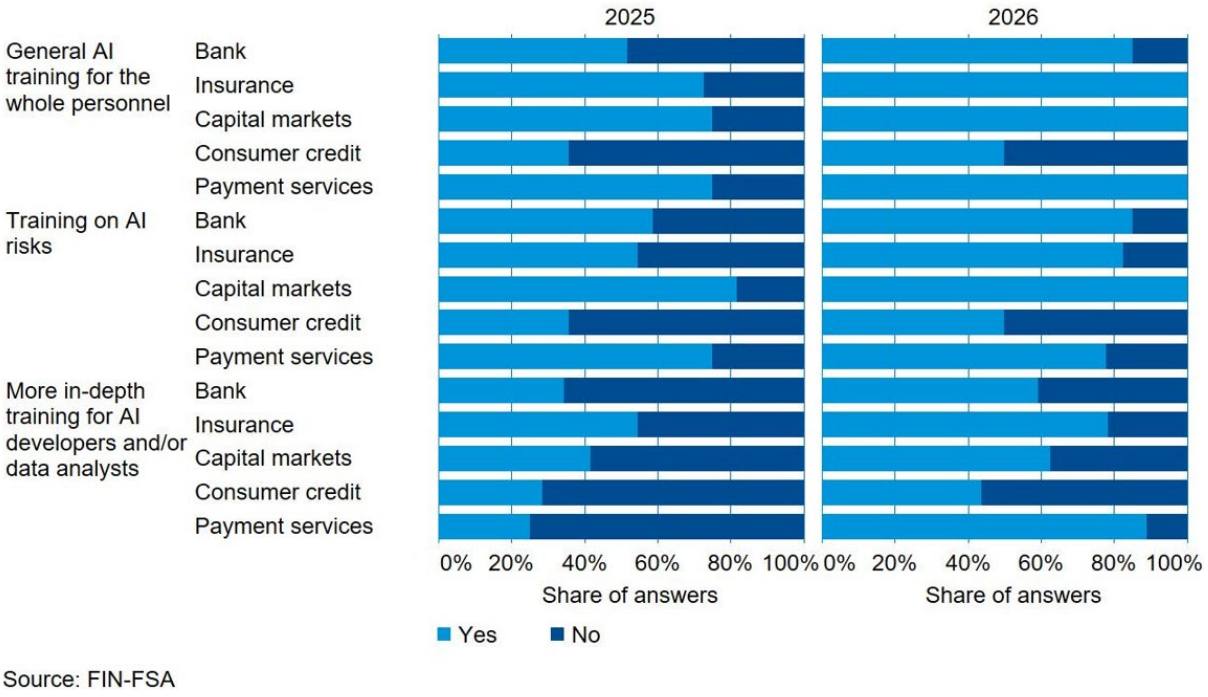


Chart 6: AI training, 2025 and 2026

5 Progress in all segments in ensuring non-discrimination

A clear improvement has occurred in all segments in monitoring and ensuring non-discrimination.

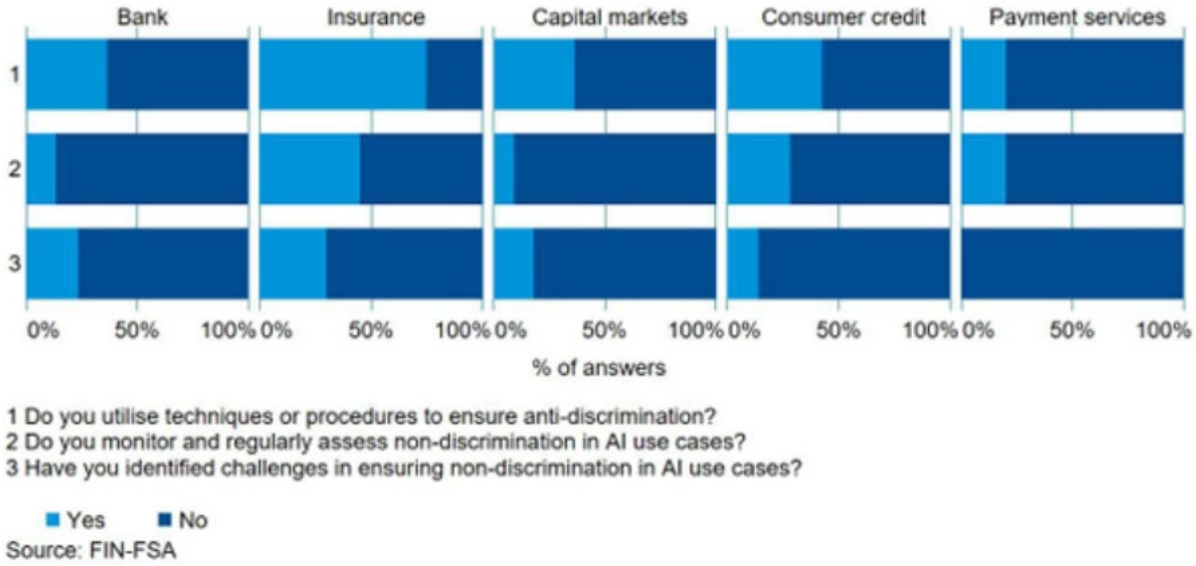


Chart 7: Ensuring non-discrimination, by segment, 2025

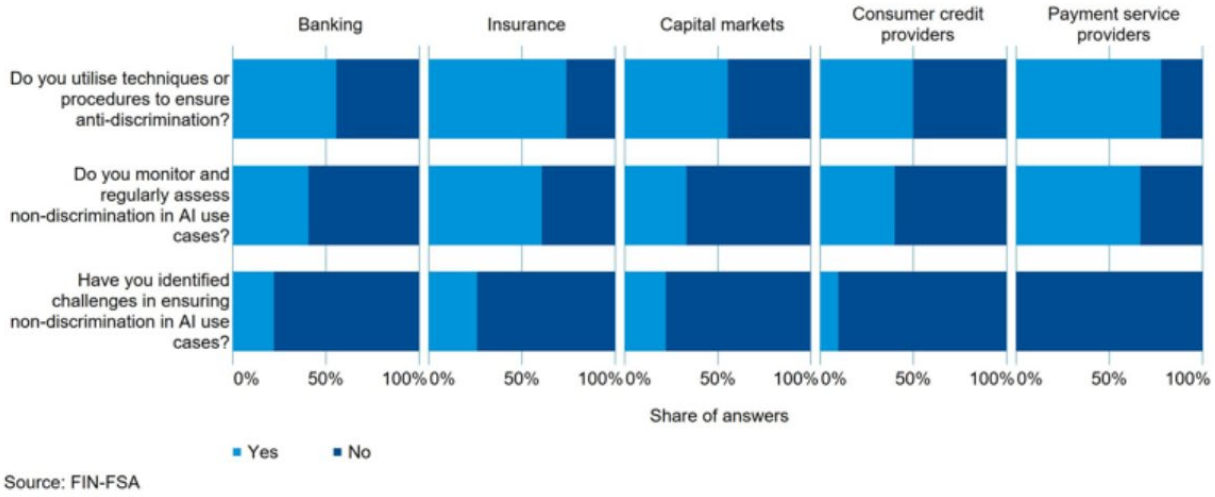


Chart 8: Ensuring non-discrimination, by segment, 2026

6 Growing importance of responsible AI use in high-risk use cases

High-risk use cases as referred to in the EU's AI Regulation (the AI Act) are already in operation and there are plans for further development and use. The AI Act does not prohibit high-risk use cases but does impose risk management obligations. The growth in AI training and practices are good signs of the sector's responsible approach regarding high-risk use cases and AI use in general.

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