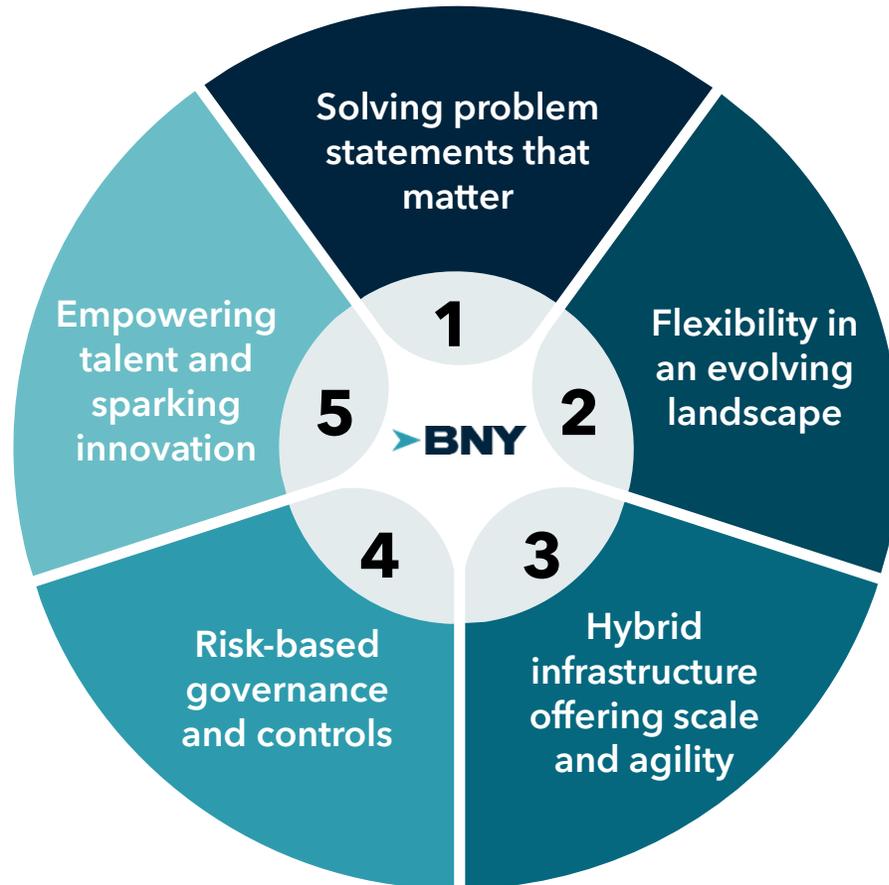


BNY Q1 2026 UPDATE

LEVERAGING ARTIFICIAL INTELLIGENCE

AI at BNY - Solving Problems that Matter Through Well-Governed, Scalable Capabilities and an Empowered Workforce



1

- Purposeful - deliver commercial outcome
- Business driven use case identification
- Drive process excellence, product innovation and business transformation [**100+ AI solutions** in production]

2

- Frontier Large Language Models (LLMs) including open-source and licensed
- Framework to continuously evaluate and validate emerging models and capabilities

3

- On Prem Compute: Nvidia SuperPOD;
- Cloud Services: Azure, Google
- Curated and approved datasets

4

- Responsible and ethical use of AI framework
- Built-in guardrails
- Integrated SDLC Controls
- Ongoing monitoring and testing

5

- Upskilling and continuous learning
- Enterprise-wide access to AI capabilities [**97% of employees on Eliza**]
- Hands-on experimentation

AI For Everyone: Our Talent Enablement Approach

Empowered people. Amplified by AI. Transformed outcomes.

97% employees onboarded to Eliza
96% of developers actively using Code Assist

80+ AI champions
Weekly AI demos



245+ hrs. of curated AI training offered
92% of employees have taken at least one AI course

13 hackathons in the last six months

700+ employees enrolled

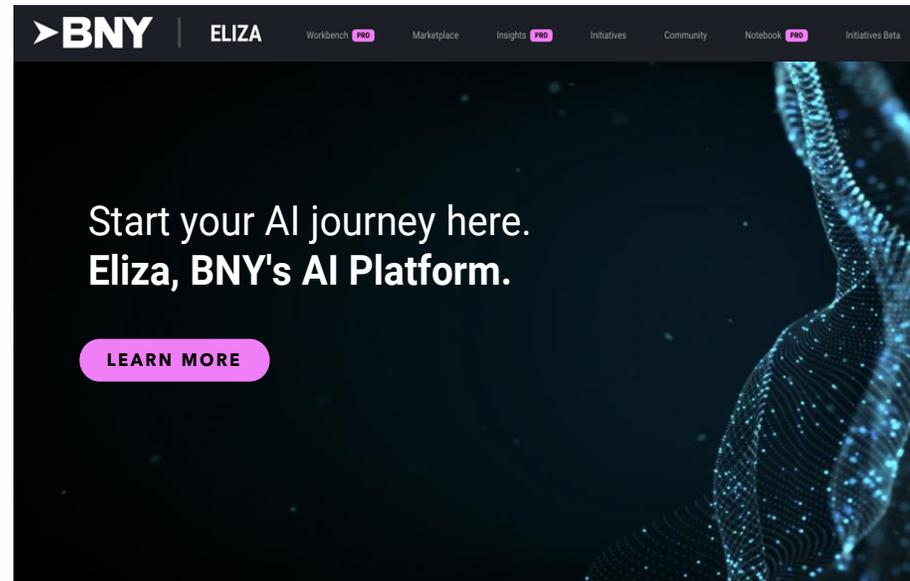
20K+ employees have built custom GPTs
80+ enterprise Eliza solutions in production

Data as of August 29, 2025. Numbers may vary week to week

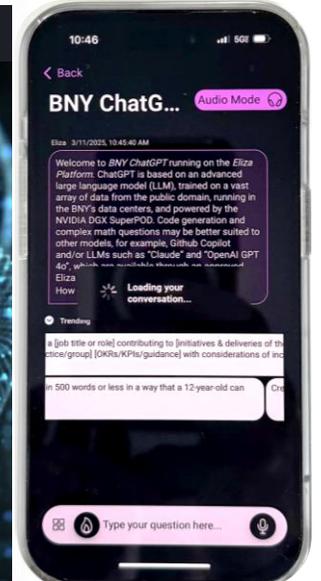
Eliza: BNY's AI-as-a-Service Platform

- 1 **Democratized** access to **generative AI** tools
- 2 **Guardrails** & controls helps ensure **responsible** use
- 3 Central **repository** of **in-flight initiatives**
- 4 **Model agnostic** and **flexible** infrastructure
- 5 **Multi-channel:** Web, mobile & embedded apps

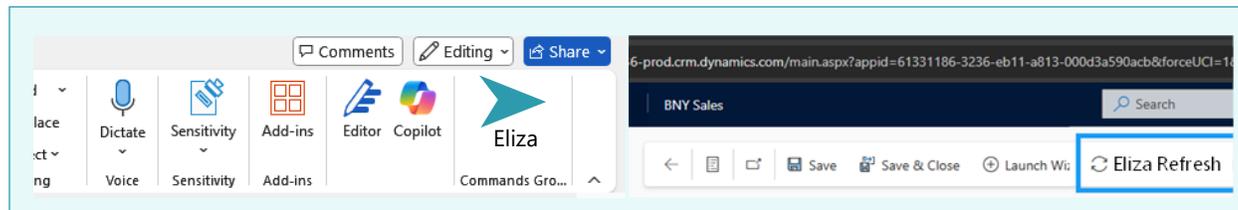
Web Platform



Mobile App



Where We Work



Generative AI in Action - Applications in Progress

1

Content Generation

MARCOM WRITER



A Generative AI solution that assists internal communications teams in drafting internal communications with key BNY voice style guide adherence and enables custom content generation

CLIENT QUERY RESPONSES



Leveraging large language models (LLMs) to enhance client service with timely and high-quality responses to client queries assisted by Generative AI

iFLOW WRITER



A generative AI solution that assists in macro-economic content draft generation as a writing assistant for publishing iFlow Morning Briefings and other economic analysis content

2

Information Retrieval

PAYMENT AUTOMATION



Automating the process of data extraction into payment processing platform from unstructured wire instructions

VENDOR CONTRACTS REVIEWER



A generative AI based solution that assesses vendor contracts for alignment to enterprise best practices and regulatory guidance, greater transparency and streamlined processes

CLO CONTRACT REVIEW AND ANALYSIS COPILOT



Enhancing productivity through the automation of critical dates and information (ticklers) extractions from US Collateralized Loan Obligations, effectively reducing complexity and manual efforts

Summarization & Synthesis

INVESTOR RELATIONS ASSISTANT



Arming the Investor Relations team with an AI solution that processes data, tables, and charts, including limited analysts' commentary on market events for reporting efficiencies, with sentiment and trend analysis

MARKET COMMENTARY INSIGHTS



An AI-enabled interface helping wealth managers better serve clients with comprehensive insights on market conditions by summarizing and analyzing internal briefing call transcripts and market commentaries

PORTFOLIO INVESTMENT REPORT



An AI-enabled system helping investment management generate commentary reports leveraging automatic fact-checking, market data, and expert commentary.

Cognitive Reasoning

LEAD RECOMMENDATION ENGINE



Multi-agent AI solution to bring full breadth of 1BNY solutions to the firms clients by autonomously gathering intelligence across client intelligent data sources to recommend opportunities.

CREDIT UNDERWRITING ANALYTICS



Using AI to extract analytics from the underwriting process, reduce manual efforts, and improve the accuracy of credit decisions

DATA DISCOVERY & ONBOARDING



Enabling streamlined access to data with a natural language search (enabled by generative AI). Automated data schema mapping for faster onboarding of client data

Classical AI/ML in Action - Applications in Progress

3

Predictive Analytics

LIQUIDITY FORECASTING



A dynamic model that more accurately forecasts cash balances and enables more efficient use of daily reserves

TRADE SETTLEMENT ANALYTICS



An AI solution that monitors and optimizes trade settlement by identifying bottlenecks, inefficiencies, high-risk trades, and settlement timelines

4

Anomaly Detection

DYNAMIC FUND BENCHMARKING



AI model(s) based benchmarking tool for NAV Accounting Operations to identify anomalies to trigger reviews or investigations before final NAVs are released

REAL-TIME ANOMALY DETECTION & REPORTING



An AI solution that can rapidly process and analyze data granularly on over 8 million data elements on a daily basis and highlight material variances based on historical data bounds

5

Classification

RECONCILIATION



AI models are utilized to generate potential match suggestions. These models employ linear optimization techniques. The resulting match recommendations are then processed by the Operations experts for appropriate action.

INQUIRY CLASSIFICATION



Classification of client inquiries for prompt resolution by the appropriate team

Takeaways and Reflections



Define the Art of the Possible

Identify problem statements that maximize impact



With Great Power, Comes Great Responsibility

Ethical and responsible use of data and AI



The Future of Talent

Talent readiness is key for an AI-augmented work environment



Flexible Platform Architecture

Early days: the infrastructure winner has not yet been decided



Integrate AI into Workflows

Bring AI where people work and re-think business processes