

AI Financial Agent

**Automate financial analysis and
optimize your decisions**

UBPartner Overview

- Specialist XBRL Software and Services Provider
- Local market XBRL solutions
 - CRD4 (COREP & FINREP), Solvency II , Pension Funds, SRB,Dora
 - Inline XBRL – UK HMRC, Irish Revenue
 - ESMA ESEF
- Experienced XBRL resources
 - 40+ partners across Europe, MEA
 - 600+ banks, insurance firms and regulators
 - Member of XBRL-Europe, XBRL-FR & Eurofiling
- Distributors in EMEA, US, Japan, South America, Asia
- Global technology partners, e.g., Infor, DFIN, SAS, Moody's

UBPARTNER

XBRL | EUROPE



Example Customers & Partners

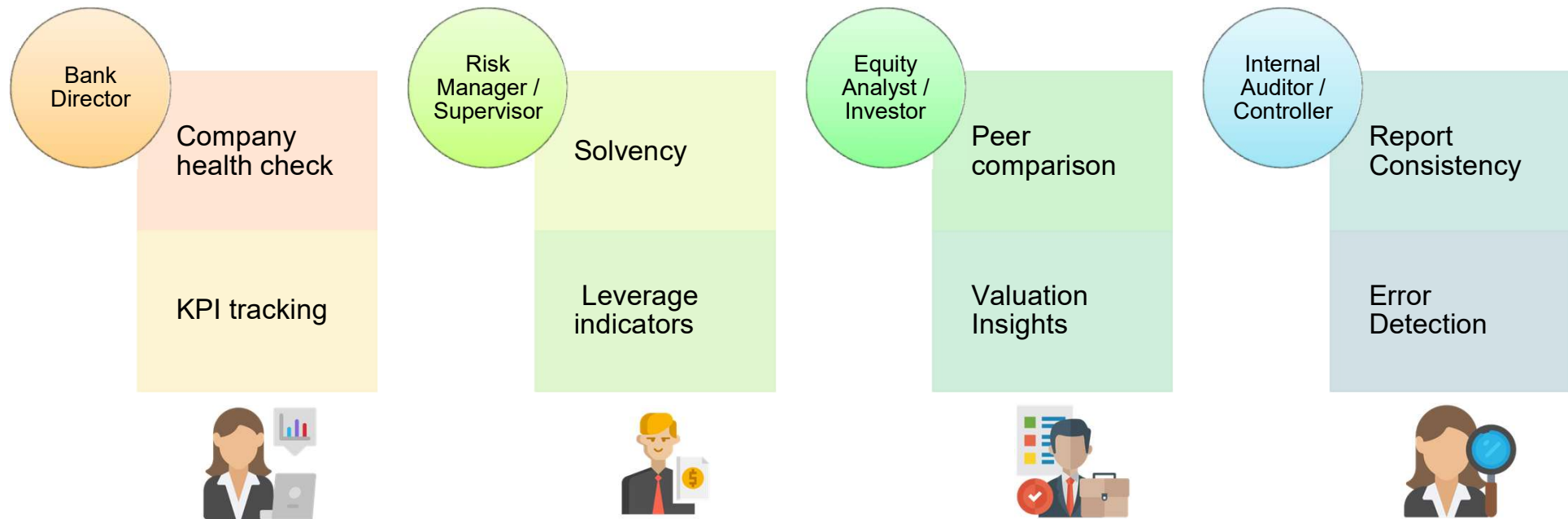
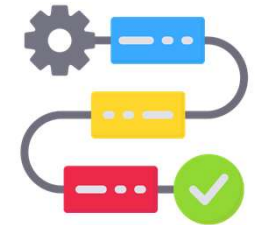
The leading organisations choose UBPartner XBRL technology:



Success through partnership:



Use Cases by Business Profile



 Different stakeholders, different insights – same powerful engine.

Example of Use case 1 : Interaction with Power BI

Context :



...An analyst is using Power BI presenting Basel III banking ratios (e.g., CET1, Total Capital Ratio, LCR) for a bank (let's say Bank A) at Q4 2024.

The Analyst can ask ...



"Hello, can you tell me why Bank A's CET1 ratio decreased this quarter?"

Then ...

"Bank A's CET1 ratio for Q4 2024 is 12.8%, down 0.5 percentage points from Q3 2024. This decline is mainly due to a 4% increase in risk-weighted assets (RWA) and a slight reduction in retained earnings. Would you like more details on the evolution of RWA or capital composition?"



"Yes, Tell me more about the evolution of RWA."



"Thanks !"

Case 1: Analyst vs Chatbot 2



"RWA increased from €320B to €333B between Q3 and Q4, representing a 4% rise. The main contributing factors are a higher exposure to corporate loans (+2%) and an increase in market risk-weighted assets (+2%)."



Example of Use case 2 : Interaction with the Banking

Context : Database

...A regulatory manager wants to compare Basel III compliance ratios (e.g., CET1, Total Capital Ratio, LCR) for two banks (Bank A and Bank B) over multiple years.

The Manager can ask ...



"Hello, can you show me the CET1 ratio for Bank A and Bank B from 2022 to 2023?"

Entity	Year	CET1 Ratio (%)
A	2020	13.5%
A	2021	13.8%
A	2022	14.2%
A	2023	14.5%
B	2020	12.0%
B	2021	12.5%
B	2022	13.1%
B	2023	13.4%

"This table summarizes the CET1 ratio for Banks A and B from 2020 to 2023. Do you want to obtain other information like Total Capital Ratio, Leverage Ratio, or RWA?"



Then ...



"Thanks, yes, I want more details about the Leverage Ratio of Bank A in 2022"

"The Leverage Ratio of Bank A in 2022 was 5.8%. It improved by 0.2 percentage points compared to 2021, mainly due to an increase in retained earnings."



"Thanks !"

Case 2: Regulatory Manager vs Chatbot 1



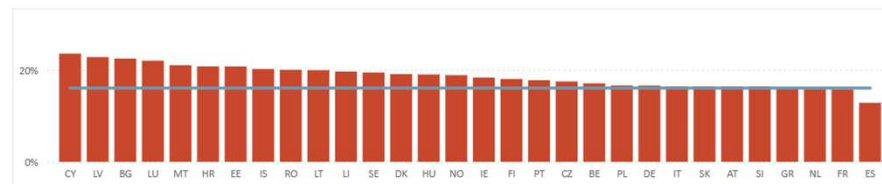
Power BI Chatbot:

In banking, users can request Power BI visual explanations on CET1, LCR, RWA, and more. The chatbot retrieves data, analyzes trends, and provides contextual, Basel III-compliant insights instantly.

"This graph displays the **CET1** ratio across **EU/EEA** countries, a key **Basel III** measure of bank capitalization. Countries on the left (e.g., CY, LV, BG) have higher **CET1** ratios, indicating stronger capital buffers, while those on the right (e.g., GR, NL, FR, ES) have lower ratios, suggesting higher risk exposure. The **EU/EEA** average is 16%, with **Spain (ES)** showing the lowest CET1 ratio among selected countries. A higher **CET1** ratio means better financial resilience, while lower ratios may indicate higher vulnerability to economic stress."

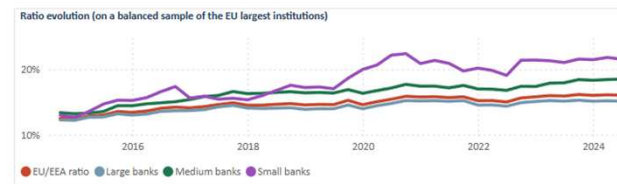


CET 1 ratio

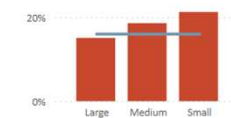


16,0%
EU/EEA ratio

16,0%
selected countries



Ratio by bank size (all countries)



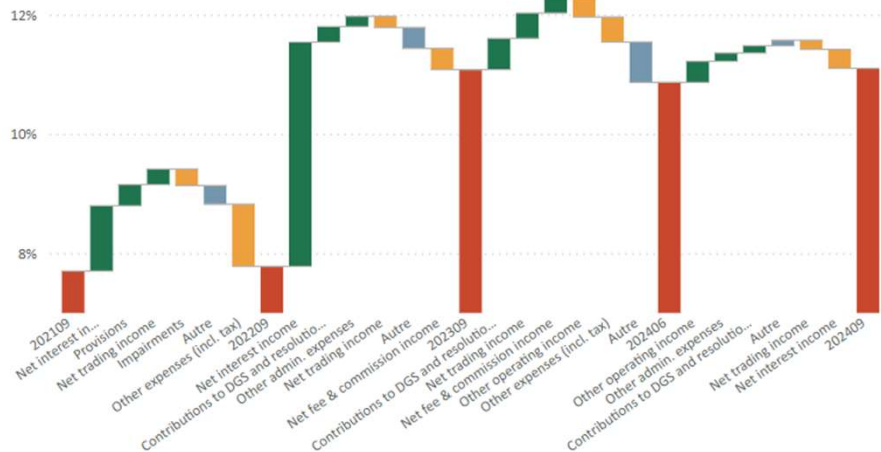
16,0%
selected bank sizes

Example of a Dashboard on Power bi (From EBA)

Power Bi Prediction :

RoE variance (main drivers)

Augmenter Diminuer Total Autre



"Hello, Can you explain to me the ROE Variation waterfall chart?"

This **ROE** (Return on Equity) Waterfall Chart visualizes the key drivers of **ROE** changes over time for Bank **X**. Here's the breakdown:



2021 → 2022 Transition:

Net interest income (+**X**%) and trading income (+**Y**%) contributed positively. Higher provisions (-**X**%) and impairments (-**Y**%) led to a decline. Final ROE settled at **Z**%.

2022 → 2023 Transition:

Increased trading income (+**X**%) and fee income (+**Y**%) boosted ROE. Higher administrative costs (-**X**%) and regulatory contributions (-**Y**%) partially offset the gains. Final ROE rose to **Z**%.

The Objectives



1. Automation of analytical task

- Reduce time and effort for financial analysts.



2. Company Evaluation

- Provide precise evaluation of value and financial health.



3. Comparison and classification

- Classify companies by their financial performance.



4. Prediction

- Forecast stock prices and company value.



Human - Machine Collaboration



AI Agent

- ✓ Scans thousands of data points
- ✓ Calculates all financial KPIs
- ✓ Generates summaries and detects anomalies



Human Analyst



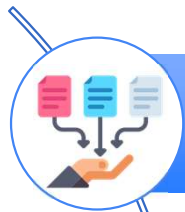
- ✓ Interprets insights
- ✓ Brings business context
- ✓ Makes strategic decisions



Best results come from synergy, not substitution.



From Financial Analyst ...



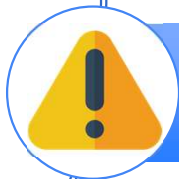
Manual Data Collection

- Extracting figures from financial statements
- Copy-pasting between tools and spreadsheets



Time-Consuming Ratio Calculations

- Spending hours formatting and cleaning financial data
- No automation for peers' analysis



Error-Prone And Subjective

- Human errors in formulas
- Difficult to ensure consistency across periods



Limited Scope and Reactivity

- Hard to monitor multiple companies at once
- Static analysis, often outdated by the time it's done.

Analysts spent 70% of their time preparing data – only 30% analyzing it.



To Augmented Financial Analyst



Fully Automated Data Extraction

- From XBRL, APIs, and reports → structured datasets in seconds



Precomputed KPIs and Dynamic Dashboards

- Ratios, DCF models, peer comparison in one place
- Error-checks and anomalies highlighted automatically



More Time for What Matters

- Strategic thinking
- Investment decision-making
- Real-time monitoring of portfolios



Smart Insights with AI

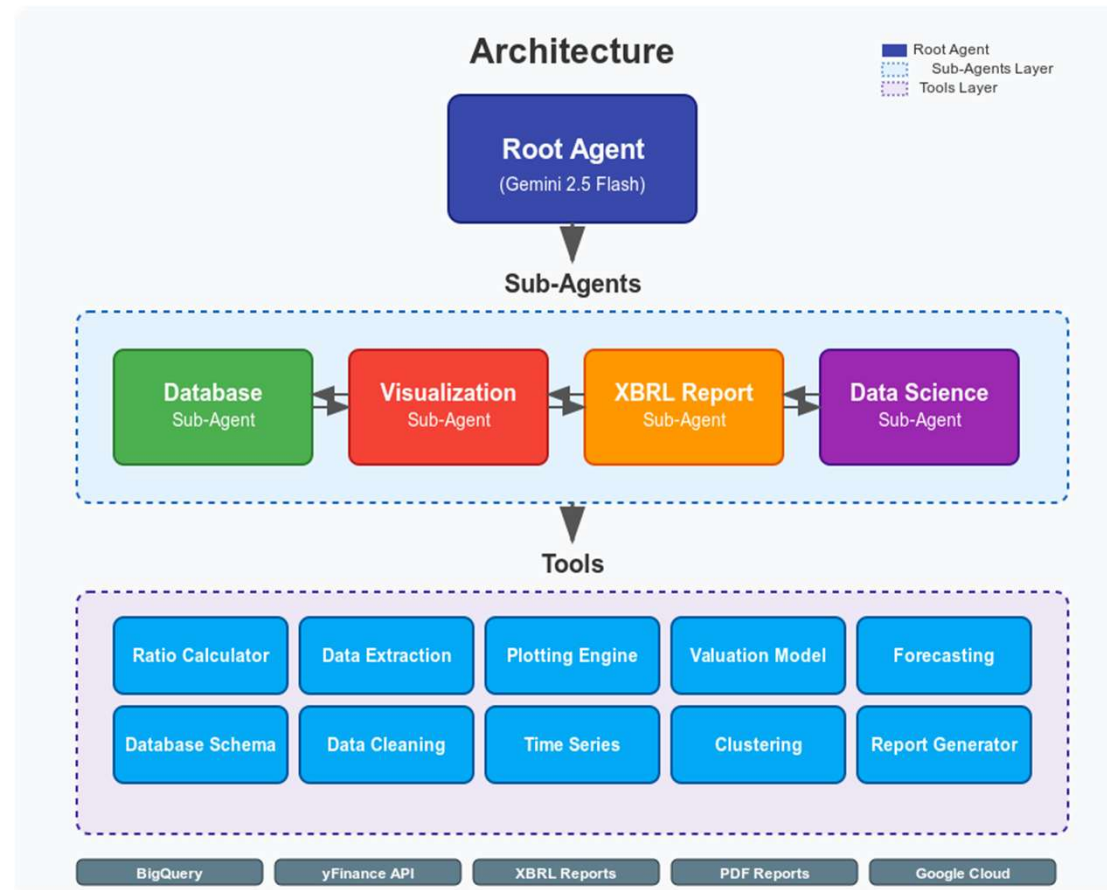
- Natural-language summaries
- Early detection of risks and red flags



With this tool, analysts reclaim their time and elevate their role.



Architecture of the AI Agent



Cutting-Edge Technologies

- Google Agent Development Kit (ADK) - Open source supported by Google

1. Base Framework



- Compatible with all LLMs (Google Gemini 2.5, Deepsek, LLama, ChatGPT... etc)

2. Intelligence



- XBRL extraction pipelines, advanced PDF parsers, external API integration, and real-time data flow management

3. Data Engineering



- Cloud or local, support for multiple formats (csv, json, xlsx...), analysis and extraction without predefined schema (databases).

4. Data Sources



- Google Cloud Platform or on-site (local server, open-source LLM without Internet).

5. Deployment



Demo

Finance AI - Financial Analysis

New Tab

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Finance AI

EXAMPLE QUESTIONS

Show the main general ratios of Renault and BMW in a table, for 2022

Compare the profitability ratios of Stellantis, Volvo and Daimler with a chart.

Rank the debt ratios of the six automakers.

Complete analysis: Financial health and investment prospects of the 6 automakers

Compare the stock prices of these companies over the last 3 months

Finance AI

Connected to <https://finance-agent-service4-1011775084661.us-central1.run.app>

Finance AI

Hello! I'm Finance AI, your financial analysis assistant specializing in the automotive sector.

I can help you analyze the financial ratios of major automakers. Here's what I can do for you:

- Display tables of financial ratios
- Create comparative charts
- Analyze companies' financial health
- Provide investment perspectives
- Compare stock prices over the last 3 months

Feel free to ask me a question or click on one of the examples in the sidebar.

Ask your question about financial ratios...

Thank you