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Leveraging AI for Enhanced Risk Reporting in Banking: Use Cases, Challenges, and Future Directions

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Integrating artificial intelligence (AI) in banking risk reporting is revolutionizing how financial institutions identify, assess, and mitigate risks. This session explores cutting-edge risk-reporting AI applications, including real-time fraud detection, predictive credit risk modeling, and automated compliance frameworks. Case studies from leading banks demonstrate how AI-driven analytics reduce false positives in fraud detection, improve loan default prediction accuracy, and automation of regulatory reporting tasks. Challenges such as data security, algorithmic bias, and regulatory alignment are critically analyzed, alongside solutions like federated learning and explainable AI. The session also highlights the role of cloud computing in scaling AI deployments, enabling seamless integration of distributed data sources and real-time analytics. Attendees will gain actionable insights into deploying AI for resilient, transparent, and efficient risk management systems in banking.