



FORTISSIMO  
PLUS

## FFPLUS SUCCESS STORY: INNOVATION STUDY

# A SPECIALIZED GENERATIVE AI MODEL FOR THE BANKING INDUSTRY

## ORGANIZATIONS

**FairMind Srl** develops an Agentic Platform that support software-development teams by improving quality, productivity and governance. **Credit Agricole Group Solutions** provides domain expertise, validating datasets and evaluating banking-specific use cases.



## THE CHALLENGE

Banks want to use generative AI to speed up software modernization and new features development, but they must protect sensitive customer data and meet GDPR, security and audit requirements. Public, general-purpose models cannot be used: exposing confidential information, and lack the domain knowledge required in regulated software development environments. FairMind needed a sovereign model that fits internal processes and can run on-premise. Training & bias testing exceeded in-house compute.



**Technology used:** HPC, GenAI  
**Industry Sector:** Fintech

## THE SOLUTION

FairMind built BankGPT, a banking-tuned open-weight model (4–32B parameters) designed for secure internal deployment. It curates banking datasets with version control for full traceability, then tunes models on HPC with throughput- and memory-efficient training. Quality is validated using bias benchmarks and a custom banking Q&A test set. BankGPT supports requirements drafting, code generation and testing within bank processes. Outputs remain inside the bank’s proprietary operating environment.

## THE IMPACT

BankGPT demonstrates that domain-specific, open-source generative AI can meet strict banking security, GDPR and audit requirements while delivering measurable productivity gains. By enabling secure on-premise deployment, banks retain full control of sensitive data, prompts and model outputs, reducing regulatory exposure, operational risk and dependence on external cloud vendors.

FairMind’s structured evaluation framework—combining bias testing with a bankingspecific Q&A benchmark validated by Credit Agricole—provides a repeatable qualification pathway for regulated institutions, accelerating trusted adoption of sovereign AI. Commercially, FairMind forecasts 3–5 pilots in year one (€180k–600k), scaling to 10–15 clients in year two (€600k–1.8m) and 20–30 clients in year three (€1.2m–3.6m), supporting expansion into banking, insurance and healthcare. BankGPT allows developers and compliance teams to focus on higher-value design, review and governance activities, improving job quality while strengthening responsible AI practice in regulated sectors.

## BENEFITS

- Optimised models for secure, efficient on-premise deployment in banks.
- Established reliable checkpointing for repeatable large-scale experiments.
- Implementation of full dataset traceability via versioned HuggingFace collections.
- Building a banking Q&A benchmark validated by Credit Agricole experts.
- Training of open-weight BankGPT variants up to 32B parameters on HPC resources.



**EuroHPC**  
Joint Undertaking