

Automation of Sectoral Financial Analysis and Structural Analysis Processes in the Banking Field Using Agentic AI

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Project Details

Vakıf Katılım Bank provides 'Sector' comments in the Financial Analysis Reports of its customers exceeding a certain turnover threshold. Currently, the verbal and numerical data in these reports are manually prepared by both branch and financial analysis users.

With the AI Agent Sector Analysis Project, which went live on September 30, 2025, the process is now handled by the AI Agent, and the report is triggered simply by pressing the 'query' button.

What is the AI Sector Analysis Project, what does it offer, and what is its aim?

Within the scope of the project, the following are aimed for;

- Conducting Sector Analysis using publicly available platforms determined by the Financial Analysis Department,
- Providing outputs to all sectors without specifying limits within our bank,
- Reducing personnel workload and automating the process,
- Developing Vakıf Katılım's AI Agent,
- The Sector Analysis Project aims to include both verbal and numerical expressions and to be our bank's pioneering project in the field of AI Agent.



Project Details

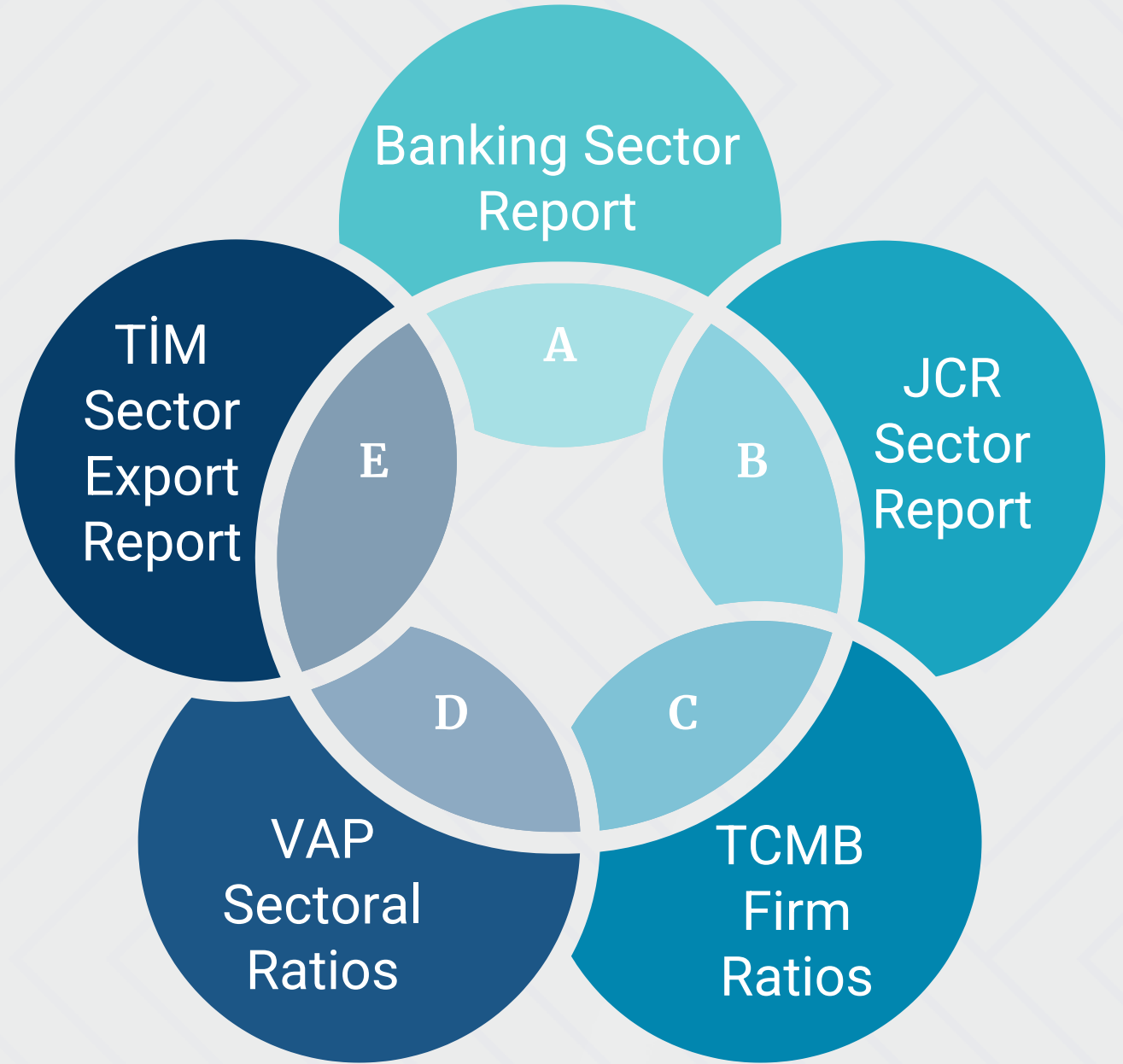
The AI Sector Analysis is fed by 5 publicly available platforms and creates sector analyses based on the information contained therein.

The Banking Sector Report publishes 'Sector Reports' for 10 main sectors every three months. These sectors are classified as: Energy, Construction and Housing, Automotive, Iron and Steel, Logistics, Textile and Apparel, Retail, White Goods, Tourism, and Agriculture.

The JCR Sectoral Indicators and Developments report analyzes the developments of 9 main sectors every two months, primarily using graphs. These sectors are categorized as: Energy, Metal Industry, Automotive, Food, Textile, Retail, Construction, Tourism, and Logistics.

Comparison of firm ratios is performed using data from the Central Bank of Turkey (TCMB) and the VAP Data Analysis Platform.

The Turkish Exporters Association (TİM) Export Reports publish monthly export figures for certain sectors. According to these published reports, the relevant NACE-certified company's sector export figures are analyzed along with a comparative analysis of these figures compared to the previous month and the same month of the previous year.



Vakıf Katılım Bank's First AI Agent Project

This project is a pioneering initiative for all AI Agent and AI projects undertaken and planned within Vakıf Katılım.

Within the scope of this project, our bank is developing and improving its own LLM language model. This project, a first in the age of interpreting digitalization and conducted by the Financial Analysis and Intelligence Directorate, is an R&D project.

During and continuing this work, our bank will develop its own LLM language model, which can then be used in future AI projects planned within Vakıf Katılım. Errors in the LLM language model have been largely corrected during the testing process, and due to the experiential learning methodology of AI models, it continues to learn in both the Pilot and Production environments.

Key features of the project:

1. *Development of the LLM and AI Agent models for Vakıf Katılım,*
2. *Its role as a pioneer for our bank's other projects,*
3. *A structure that is open to development, sustainable, and continuous,*
4. *Its susceptibility to errors due to its model-based operation, though these errors can be corrected through training methods,*
5. *Analysis of 10 key sectors,*
6. *Inclusion of numerical data in analysis outputs,*
7. *Comparison of customer ratios with sector and bank averages,*
8. *While currently performed for customers above a certain threshold, the ability to conduct sector analysis for all sectors and companies using AI can be cited as the primary features.*

Thanks