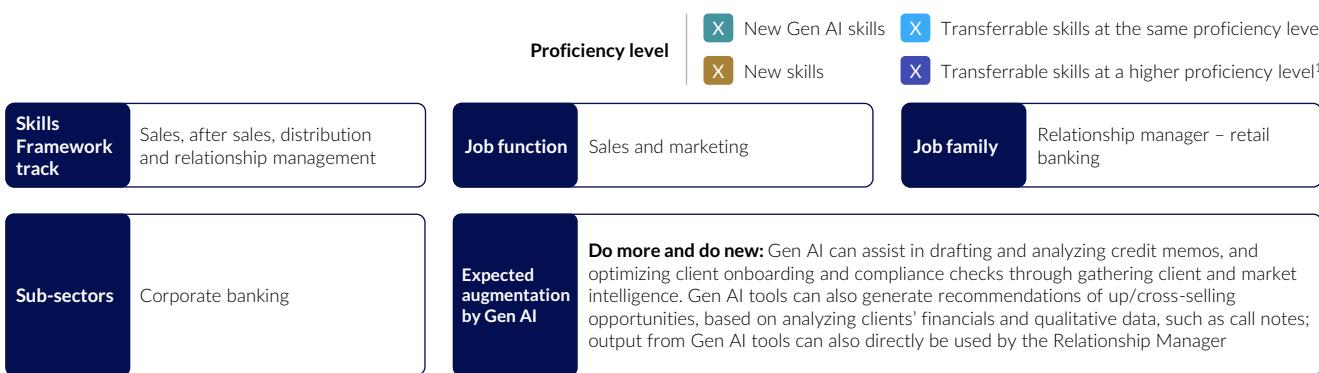


Assistant relationship manager/Relationship associate



Key tasks that can benefit from Gen AI

Critical work functions	Key tasks
Provide ongoing support to clients	Assist in credit memo preparation, including financial statement spreading and analysis Understand clients' credit and business models to identify opportunities and risks Prepare and handle credit applications Assist with the preparation of documents for periodic credit review applications Conduct credit reviews on existing corporate borrowers in diversified industries
Support client onboarding	Assist with client onboarding and compliance checks in adherence with local laws and regulations Perform client due diligence, coordinating with internal and external resources for additional assessments as required
Support client acquisition and management	Participate and assist in gathering market intelligence Complete and maintain account and relationship plans, files, and reports Evaluate client potential through assessment of credit, market/industry, asset, and structural risks

New Gen AI skills	Additional skills required for potential redesigned role			
Prompt design	Role 1: Compliance analyst (adj.² Score: 0.51)			
Gen AI principles and applications	Ethical culture	3	Sustainability risk management	3
Ethical and responsible Gen AI adoption	Stakeholder management	3	Research and information synthesis	3
	Regulatory compliance	3	Data collection and analysis	3
	Risk management	3	Compliance mindset development	3
	Role 2: KYC/Customer due diligence analyst (adj. Score: 0.42)			
	Ethical culture	3	Account management	3
	Stakeholder management	3	Data governance	3
	Regulatory compliance	3	Regulatory risk assessment	3
	Customer acceptance checking and onboarding	2	Customer relationship management	3

1. Transferrable skills with an increase in one level of proficiency is considered easier to acquire than transferable skills with multiple levels of increase in proficiency, followed by net new additional skills. Depending on job redesign for the financial institution, the financial institution will have to pick select skills to reskill employees on, via a combination of on-the-job training and existing courses.

2. Skills adjacency score.

Source: SkillsFuture Skills Framework