

**Bank**Director

**Breakout 4:  
The AI Competitive  
Advantage: How Banks  
are Using AI to Improve  
Efficiency, Profitability  
and Growth**

**Adam Kenney**

*Numerated*

**Max O'Neill**

*Moody's Analytics*

**Bill Kitsch**

*ENB Financial Corp*

**Chris Tremont**

*Grasshopper Bank*

#A0BA24

# The AI Competitive Advantage

How Banks are Using AI to Improve Efficiency, Profitability and Growth





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Chief Product  
Officer  
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**Bill Kitsch**  
Chief Revenue  
Officer  
ENB Financial  
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**Chris Tremont**  
Chief Digital  
Officer  
Grasshopper Bank



# Separating Fact from Fiction with AI

# How Two Banks are Driving Efficiency, Profitability & Growth Today



Digital Bank  
Founded 2019



Ephrata, PA  
Founded 1881  
16 Branches

MOODY'S  
ANALYTICS



NUMERATED

# Partnering to deliver commercial lending excellence



Complementary, integrated  
best-in-class systems



Moody's Analytics data  
and commercial capabilities



Numerated portal and  
small business expertise



Seamless experience  
for all stakeholders



# How Fintech Partnerships Advance Your Strategy



**Thank You!**

## Connect with us!

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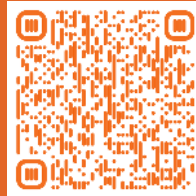
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this session.



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