

Министерская Конференция CFRR, 2025 г.

# Разоблачение мифов об ИИ в финансовой отчетности

Элеонора Лауренза

18 марта 2025 г., отель Imperial Riding School, Вена, Австрия

**CFRR»**  
Centre for Financial and  
Sustainability Reporting Reform

 WORLD BANK GROUP

  
REPARIS  
FOR SMEs

 PULSAR

  
EAASURE

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The CFRR Programs are co-funded by

 Federal Ministry  
Republic of Austria  
Finance

 Swiss Confederation  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra  
Federal Department of Economic Affairs,  
Education and Research EAEK  
State Secretariat for Economic Affairs SECO

 Austrian  
Development  
Cooperation

  
European Union



# Что такое искусственный интеллект?

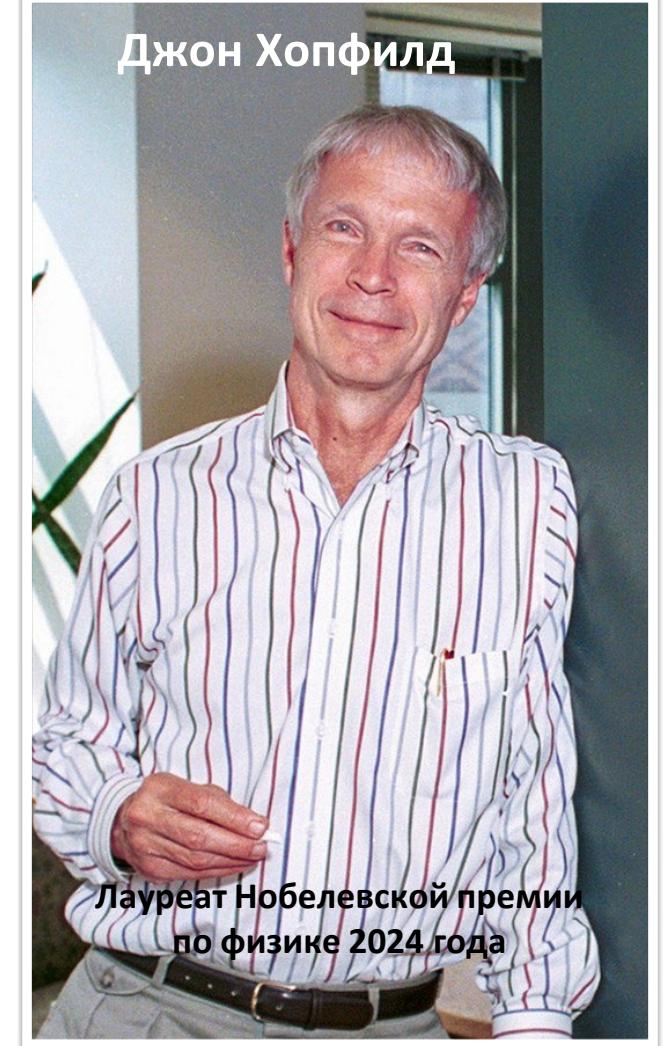
Демис Хассабис

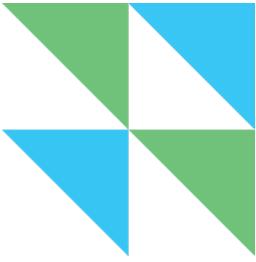


Джефри Хинтон



Джон Хопфилд





# Что такое искусственный интеллект?

## Artificial Intelligence is a field of study

"AI is making machines do things that would require intelligence if done by humans."

"AI is understanding the nature of intelligence in machines... ...and, why not, in humans."

AI as a field  
is relevant in multiple disciplines.

Nobel...



will AI increase human productivity?  
will AI revolutionize science?  
will humans become smarter?  
will AI replace human in many jobs?  
...  
will AI cause human extinction?

## Technology is its application

### AI Act (Regulation (EU) 2024/1689 art. 3

'AI system' means a machine-based system that is designed to operate with varying levels of autonomy and that may exhibit adaptiveness after deployment, and that, for explicit or implicit objectives, infers, from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments.

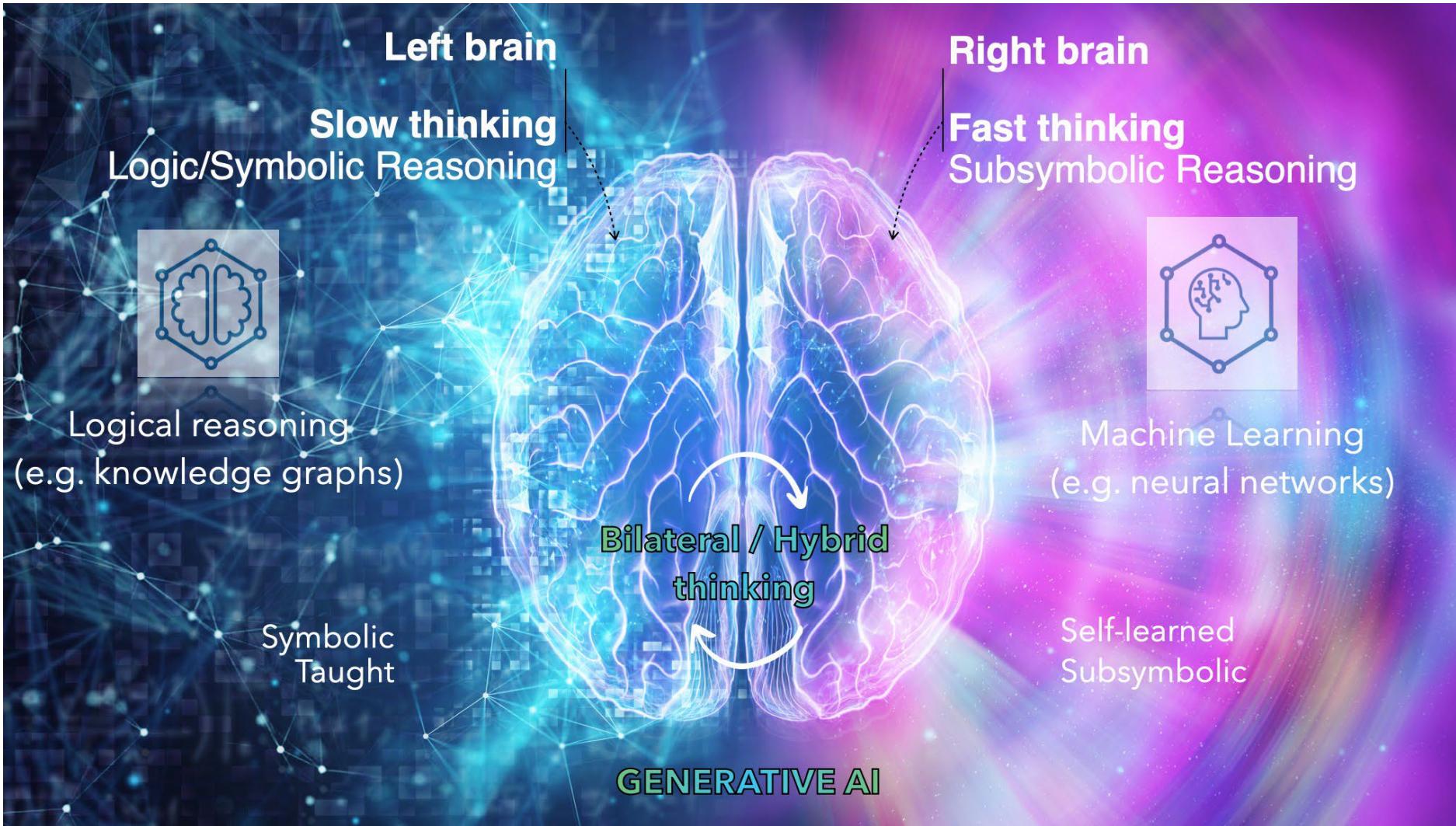
AI as a technology  
is relevant in multiple domains.

Society...





# Что такое искусственный интеллект?





# ЧИСТЫЙ ИНДУКТИВНЫЙ ИИ (БЫСТРОЕ МЫШЛЕНИЕ)



СТАТЬЯ В  
«ФОРБС»

FORBES > BUSINESS

BREAKING

## Lawyer Used ChatGPT In Court —And Cited Fake Cases. A Judge Is Considering Sanctions

**Molly Bohannon** Forbes Staff  
*Molly Bohannon has been a Forbes news reporter since 2023.*

Updated Jun 8, 2023, 03:42pm EDT

**TOPLINE** The lawyer for a man suing an airline in a routine personal injury suit used ChatGPT to prepare a filing, but the artificial intelligence bot delivered fake cases that the attorney then presented to the court, prompting a judge to weigh sanctions as the legal community grapples with one of the first cases of AI “hallucinations” making it to court.



## ЧИСТЫЙ ИНДУКТИВНЫЙ ИИ (БЫСТРОЕ МЫШЛЕНИЕ)



Учитывая, что MyCom владеет 51,07% акций "Società di Gestione BestBanca", а "Società di Gestione BestBanca" владеет 23,1% акций BestBanca, **изменился ли бы контроль над BestBanca**, если бы MyCom s.r.l. купил 30% акций BestBanca на рынке?



GPT4  
Июнь 2024





# ЧИСТЫЙ ИНДУКТИВНЫЙ ИИ (БЫСТРОЕ МЫШЛЕНИЕ)



GPT4  
Июнь 2024



Учитывая, что MyCom владеет 51,07% "Società di Gestione BestBanca", а "Società di Gestione BestBanca" владеет 23,1% акций BestBanca, **изменился ли бы контроль над BestBanca, если бы MyCom s.r.l. купил 30% акций BestBanca на рынке?**

(...) MyCom effectively controls approximately 11.85% (51.07% \* 23.1%) of BestBanca's shares (...)

Now, if MyCom s.r.l. were to buy an additional 30% of BestBanca's shares from the market, it (...) could impact control:

1. Direct Ownership Increase: (...) its direct ownership stake in BestBanca would increase by 30%.
2. Combined Ownership: MyCom s.r.l. would then own approximately 41.85% (11.85% + 30%) of BestBanca's shares (...)
3. Potential for Majority Control: Depending on (...) structure (...) and (...) distribution of shares (...), MyCom s.r.l. could potentially achieve majority control of BestBanca with this increased ownership stake.
4. Voting Rights and Board Representation: With a majority ownership stake, MyCom s.r.l. would likely have significant influence (...)
5. Regulatory Considerations: (...)

In summary, if MyCom s.r.l. were to buy 30% of BestBanca's shares from the market (...) it (...) **could potentially achieve** majority control of BestBanca (...)

*lack of knowledge*

*lack of factuality*

*lack of context*

*lack of reasoning*

*lack of common sense*

*lack of explanation*







# ЧИСТЫЙ ДЕДУКТИВНЫЙ ИИ (МЕДЛЕННОЕ МЫШЛЕНИЕ)

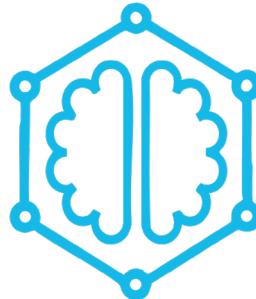


Table P

Person	Parent
Luigi	Giusto
Augusto	Giusto
Mario	Umberto
Sandra	Paola
Umberto	Vincenzo
Paola	Vincenzo
Enzo	Mario
Laura	Sandra

Who are the **pairs of persons** of the **same generation**?



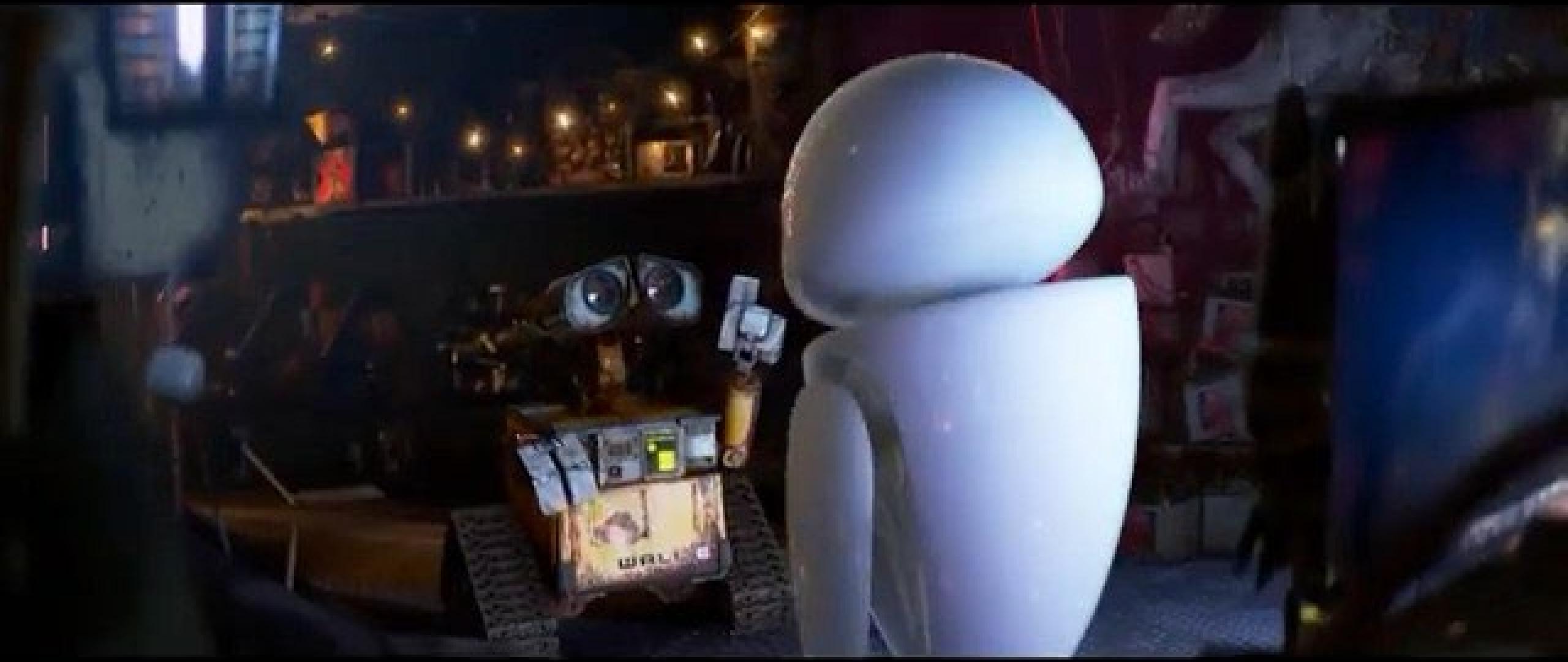
Every person belongs to a generation

$$P(x) \Rightarrow \exists q G(x, q)$$

$$P(x, v), P(y, w), G(v, z), G(w, z) \Rightarrow \exists q G(x, q), G(y, q)$$

If parents are in the same generation, children are in the same generation

Person	Person
Luigi	Augusto
Umberto	Paola
Mario	Sandra
Enzo	Laura





## ОБОСНОВАНИЕ ИСПОЛЬЗОВАНИЯ ГИБРИДНОГО ИИ В ФИНАНСОВОМ НАДЗОРЕ: KGROAR

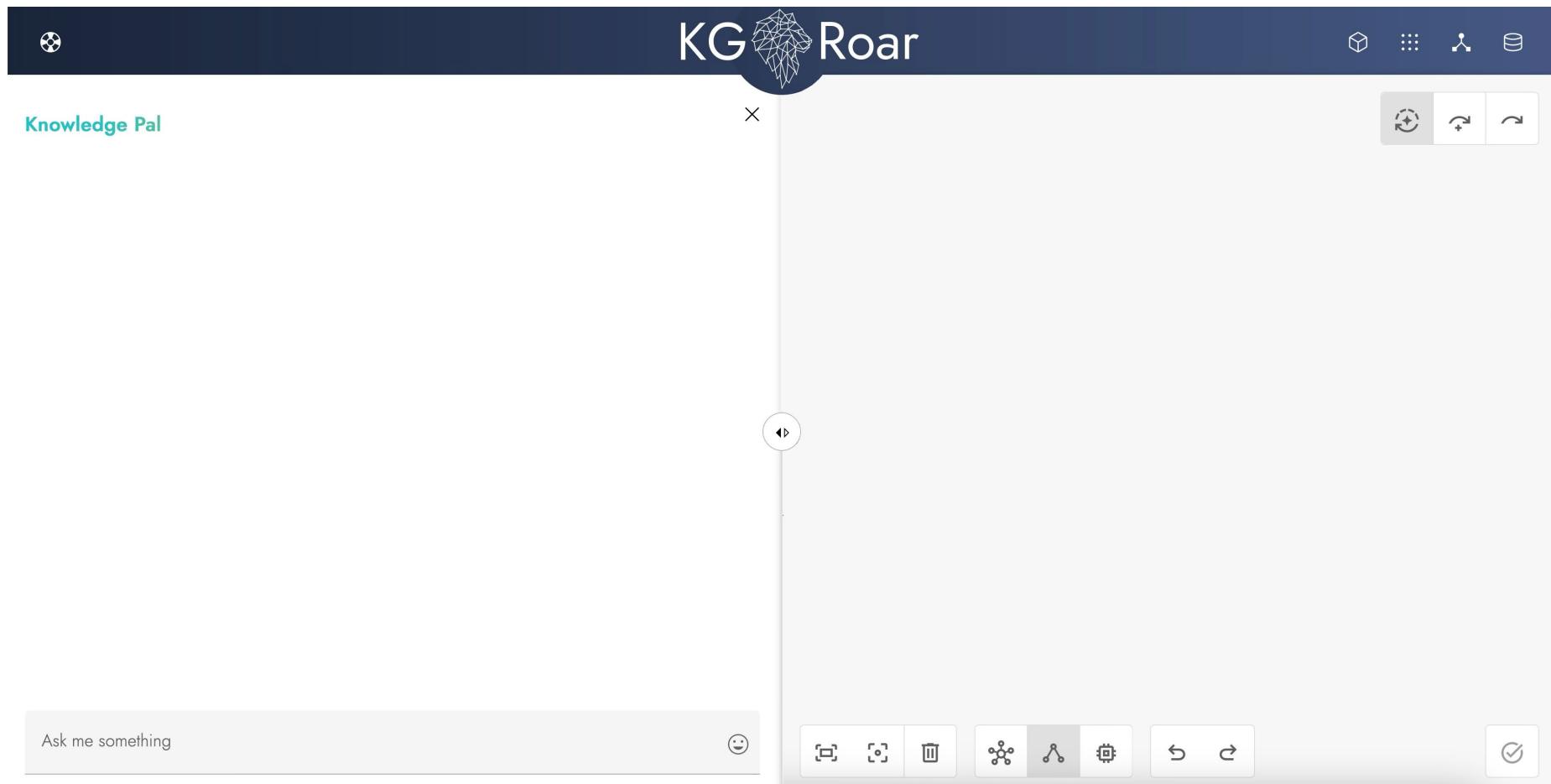
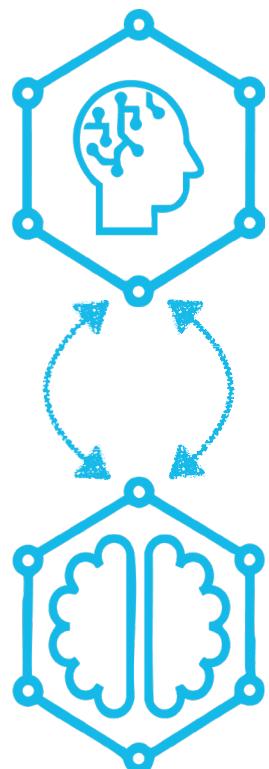


# ОБОСНОВАНИЕ ИСПОЛЬЗОВАНИЯ ИИ В ФИНАНСОВОМ НАДЗОРЕ



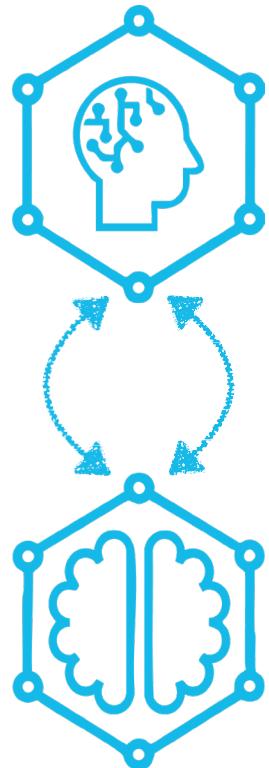


# Гибридный ИИ в финансовом надзоре: KG ROAR



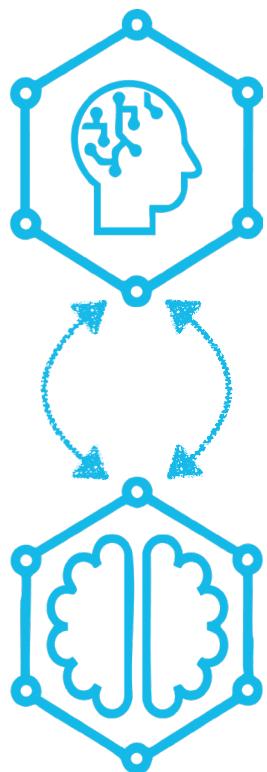


# Гибридный ИИ в финансовом надзоре: KG ROAR





# Гибридный ИИ в финансовом надзоре: KG ROAR



### Knowledge Pal

Explain the control of Darrows over DunkelMeier

controls(Darrows, DunkelMeier)

Darrows owns 78% of the shares in Sverigsbank, giving it control over the company. Through its control of Sverigsbank, Darrows indirectly controls 27.8% of CreditoNazionale shares and 67.8% of EchoLine shares. Darrows also owns 100% of the shares in Vesta, giving it control over this company as well. Through its control of Vesta, Darrows indirectly controls 19.8% of GTHolding shares. Darrows controls EchoLine, which owns 37.7% of GTHolding shares. Combining this with the shares controlled via Vesta, Darrows controls a total of 57.5% of GTHolding shares, giving it control over this company. Through its control of GTHolding, Darrows indirectly controls an additional 25.1% of CreditoNazionale shares. Combining this with the shares controlled via Sverigsbank, Darrows controls a total of 52.9% of CreditoNazionale shares, giving it control over this company. Darrows also controls 6.2% of Lausebga shares through GTHolding and 45% through CreditoNazionale, giving it control over 51.2% of Lausebga shares and thus control over the company. Through its control of CreditoNazionale, Darrows indirectly controls 38.7% of DunkelMeier shares. Through Lausebga, it controls an additional 30% of DunkelMeier shares. In total, Darrows controls 68.7% of DunkelMeier shares, giving it control over this company.

Ask me something

Jeunne45

Darrows

Sverigsbank

EchoLine

DunkelMeier

Vesta

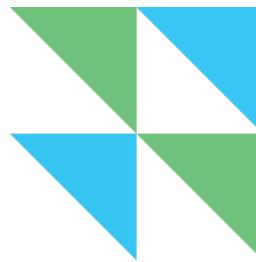
GTHolding

BanqueJap

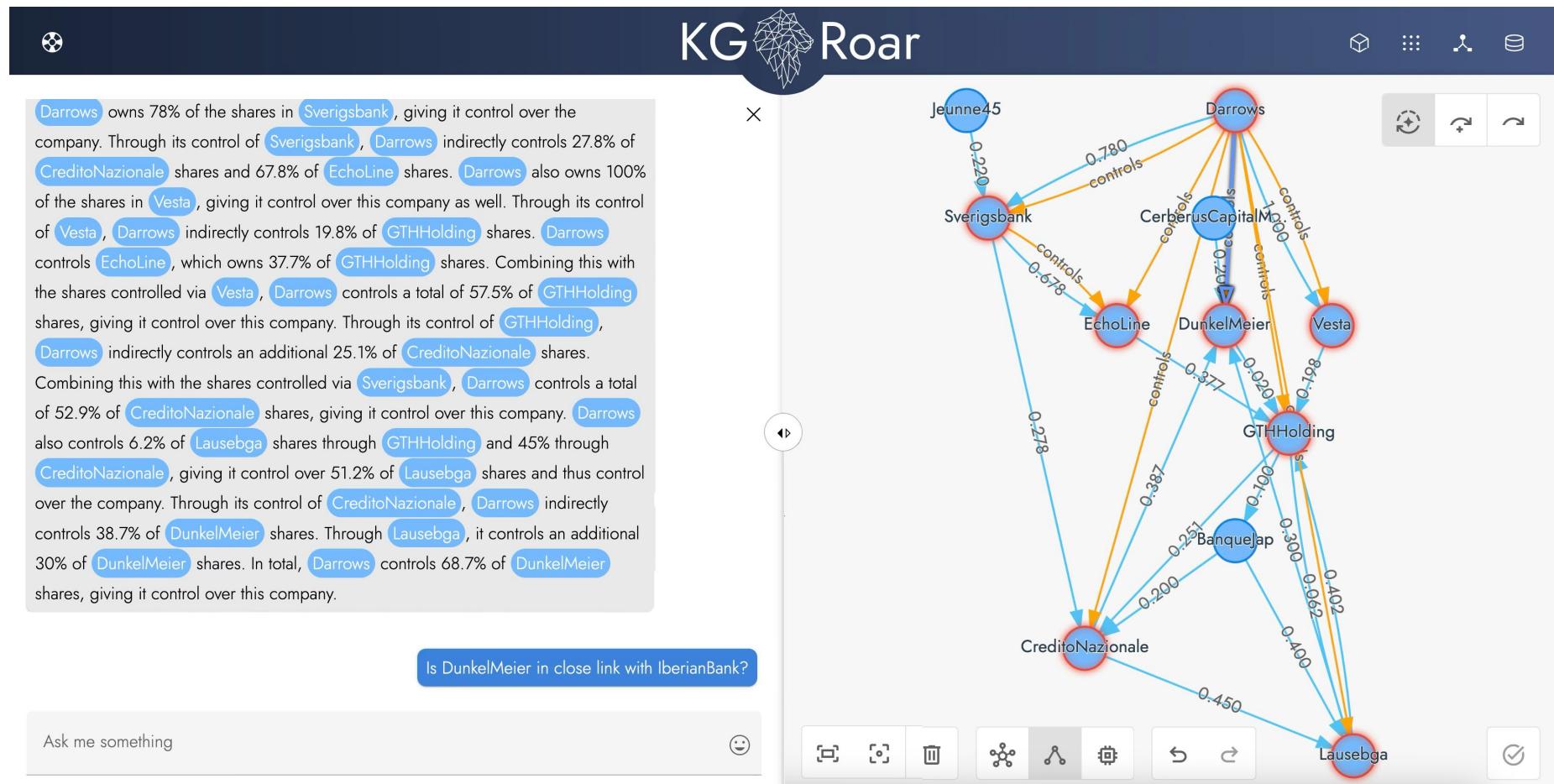
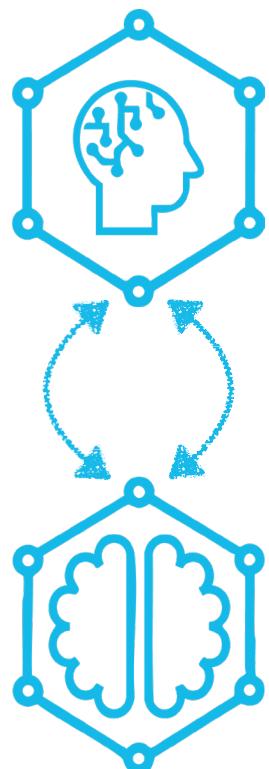
CreditoNazionale

Lausebga

KG Roar

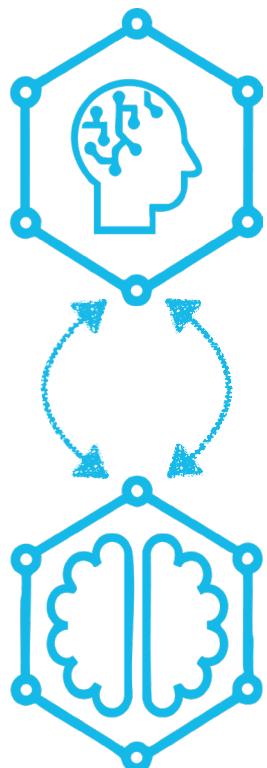


# Гибридный ИИ в финансовом надзоре: KG ROAR





# Гибридный ИИ в финансовом надзоре: KG ROAR



KG Roar

shares, giving it control over this company. Through its control of GTHolding, Darrows indirectly controls an additional 25.1% of CreditoNazionale shares. Combining this with the shares controlled via Sverigsbank, Darrows controls a total of 52.9% of CreditoNazionale shares, giving it control over this company. Darrows also controls 6.2% of Lausebga shares through GTHolding and 45% through CreditoNazionale, giving it control over 51.2% of Lausebga shares and thus control over the company. Through its control of CreditoNazionale, Darrows indirectly controls 38.7% of DunkelMeier shares. Through Lausebga, it controls an additional 30% of DunkelMeier shares. In total, Darrows controls 68.7% of DunkelMeier shares, giving it control over this company.

Is DunkelMeier in close link with IberianBank?

... close\_link(DunkelMeier, IberianBank)

CerberusCapitalM... owns a significant portion of both DunkelMeier and IberianBank shares, with ownership percentages of 20.68% and 20.18% respectively. As such, DunkelMeier and IberianBank are considered to have a close link relationship.

Ask me something

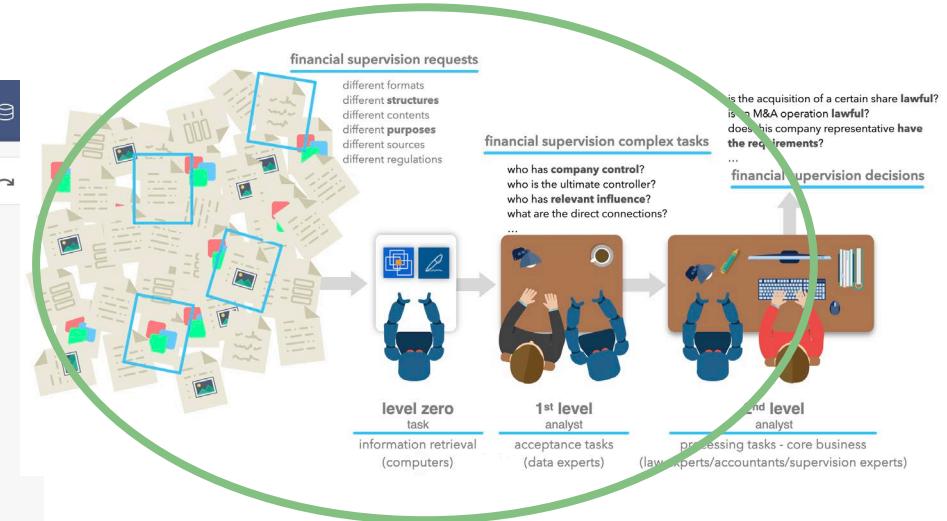
DunkelMeier

IberianBank

CerberusCapitalM...



# Гибридный ИИ в финансовом надзоре: KG ROAR

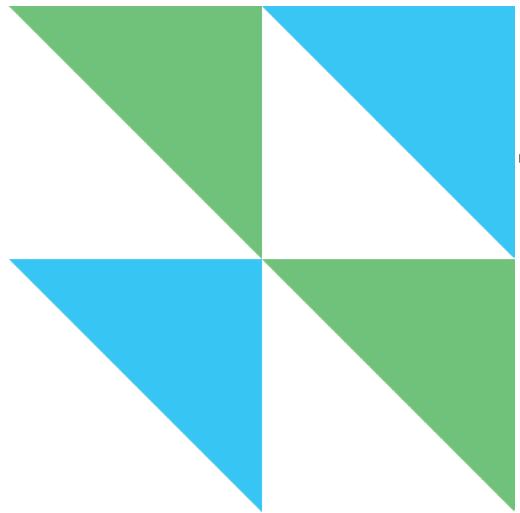


ССЫЛКИ:

["KG-Roar: Interactive Datalog-Based Reasoning on Virtual Knowledge Graphs."](#)  
Bellomarini, Luigi ; Benedetti, Marco ; Gentili, Andrea ; Magnanini, Davide ; Sallinger, Emanuel  
Proceedings of the VLDB Endowment, vol. 16, no. 12, 2023, pp. 4014–17.

["Data Science with Vadalog: Knowledge Graphs with Machine Learning and Reasoning in Practice."](#)  
Bellomarini, Luigi ; Fayzrakhmanov, Ruslan R. ; Gottlob, Georg ; Kravchenko, Andrey ;  
Laurenza, Eleonora ; Nenov, Yavor ; Reissfelder, Stéphane ; Sallinger, Emanuel ;  
Sherkhonov, Evgeny ; Vahdati, Sahar ; Wu, Lianlong  
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["Vadalog: A Modern Architecture for Automated Reasoning with Large Knowledge Graphs."](#)  
Bellomarini, Luigi, Benedetto, Davide ; Gottlob, Georg ; Sallinger, Emanuel  
Information Systems (Oxford), vol. 105, 2022,.



# **ТЕМАТИЧЕСКОЕ ИССЛЕДОВАНИЕ ПО ГИБРИДНОМУ ИИ В БУХУХЕТЕ И ОТЧЕТНОСТИ: FINREP**



# БУХУЧЕТ И ОТЧЕТНОСТЬ: FINREP

Директива 2013/36/EC - CRS IV

Регламент (ЕС) 575/2013

Регламент (ЕС) 2021/451

Регламент (ЕС) 2024/3117

**МСБУ – IFRIC – МСФО**

Система отчетности Европейского  
банковского управления (ЕВА)

Внедрение технических  
стандартов

Приложение V

L 176/338 EN Official Journal of the European Union 27.6.2013



## ANNEX V

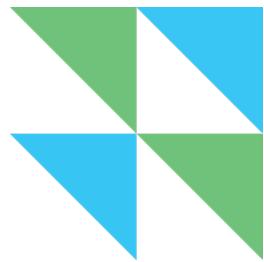
### INSTRUCTIONS FOR REPORTING ON FINANCIAL INFORMATION

		balance sheet items	
0240	<b>Tax liabilities</b>		<i>IAS 1.54(n-o)</i>
0250	Current tax liabilities		<i>IAS 1.54(n); IAS 12.5</i>
0260	Deferred tax liabilities	<i>Accounting Directive art 17(1)(f); CRR art 4(1)(108)</i>	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>
0270	<b>Share capital repayable on demand</b>		<i>IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12</i>
0280	<b>Other liabilities</b>	<i>Annex V.Part 2.13</i>	<i>Annex V.Part 2.13</i>
0290	<b>Liabilities included in disposal groups classified as held for sale</b>		<i>IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14</i>
0295	<b>Haircuts for trading liabilities at fair value</b>	<i>Annex V Part 1.29</i>	
0300	<b>TOTAL LIABILITIES</b>		<i>IAS 1.9(b);IG 6</i>

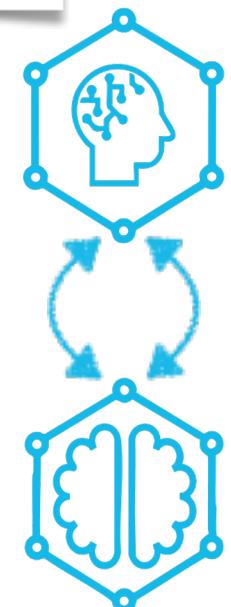
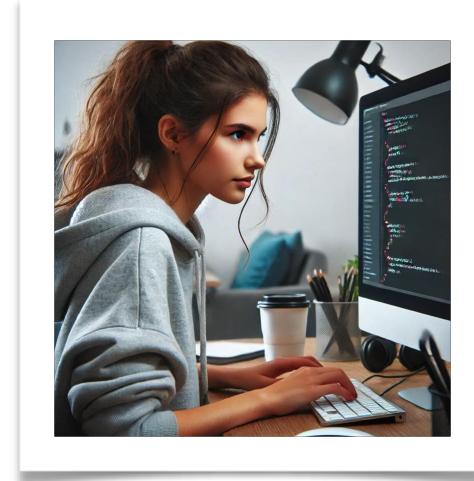
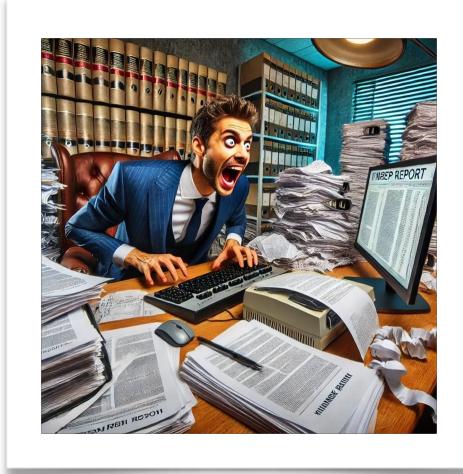
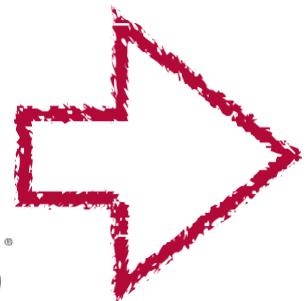
57. 'Share capital repayable on demand' shall include the capital instruments issued by the institution that do not meet the criteria to be classified in equity. Institutions shall include in this item the cooperative shares that do not meet the criteria to be classified in equity.

0230	Other provisions	<i>V.Part 2.11</i> <i>IAS 37.14</i>
0240	<b>Tax liabilities</b>	<i>IAS 1.54(n-o)</i>
0250	Current tax liabilities	<i>IAS 1.54(n); IAS 12.5</i>
0260	Deferred tax liabilities	<i>IAS 1.54(o); IAS 12.5; CRR art 4(1)(108)</i>
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0300	<b>TOTAL LIABILITIES</b>	<i>IAS 1.9(b);IG 6</i>





# БУХУЧЕТ И ОТЧЕТНОСТЬ: FINREP





# ГИБРИДНЫЙ ИИ В БУХУЧЕТЕ И ОТЧЕТНОСТИ: FINREP

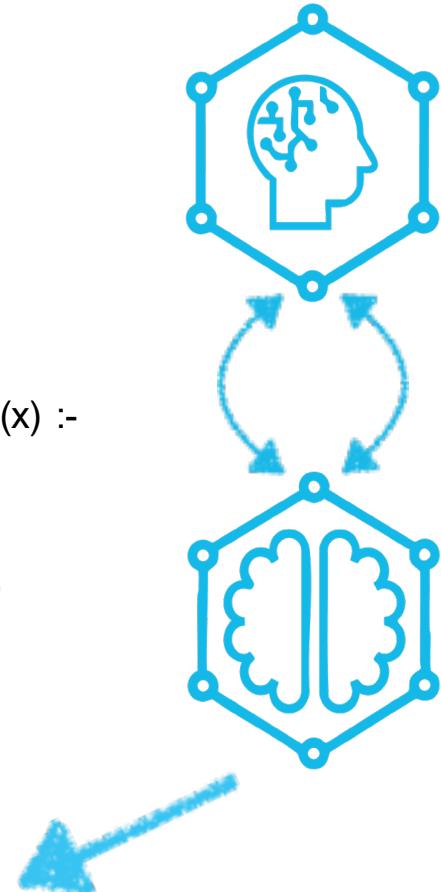
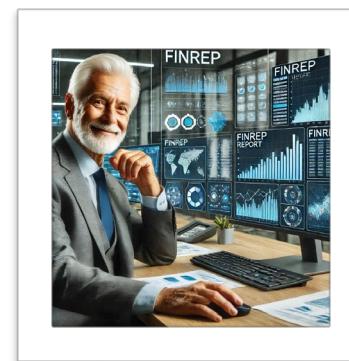
## Акционерный капитал, погашаемый по требованию

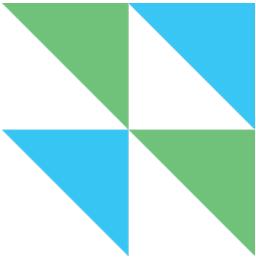


Двухсторонний ИИ, пожалуйста,  
прочитай всю документацию и дай  
мне решение, соответствующее  
FINREP, относительно концепции  
«акционерный капитал, погашаемый  
по требованию»

АкционерныйКапиталПогашаемыйПоТребованию (x) :-  
ИнструментКапитала (x), Выпуск (x),  $\neg$   
СобственныйКапитал (x).

АкционерныйКапиталПогашаемыйПоТребованию  
(x) :- КооперативнаяДоля (x),  $\neg$   
СобственныйКапитал (x).





# ГИБРИДНЫЙ ИИ В БУХУЧЕТЕ И ОТЧЕТНОСТИ

## РЕЗУЛЬТАТЫ ГИБРИДНОГО ИИ

- подход квазинулевого кодирования
- объясняемость по проекту
- проверяемость
- управление рисками гармонизации
- инклюзивность
- оператор в контуре управления
- фактичность
- чатбот/поиск данных или задачи реального мира
- экономическая эффективность
- масштабируемость
- гибкость в отношении изменений





# СПАСИБО ЗА ВНИМАНИЕ



Knowledge Graph Lab



BANCA D'ITALIA  
EUROSISTEMA