

Investment Banker

AI Displacement Risk Report

42%

MODERATE

baseline risk before upskilling

The AI replacement risk for an Investment Banker is currently estimated at 42% (Moderate). AI is compressing junior banker workloads by automating pitch book creation, financial model templates, and comparable analysis, but the core of investment banking — deal origination, client relationships, negotiation, and regulatory navigation — remains deeply human and relationship-driven.

What AI already does in this role

- Pitch book template generation and formatting via AI design tools
- Comparable company and precedent transaction analysis from public databases
- Initial financial model scaffolding and sensitivity table generation
- Due diligence document review and data room organization
- Market update and industry overview section drafting using LLMs

Why this career is exposed

AI tools are significantly compressing the analyst and associate workload in investment banking. Tasks that once took junior bankers all night — building comps, formatting pitch books, drafting market overviews — now take hours with AI assistance. Banks are beginning to hire fewer junior staff as AI multiplies individual productivity, though deal volume growth partially offsets this compression.

How to future-proof

Build deep sector coverage expertise and a proprietary deal network — the two things that generate mandates and cannot be replicated by AI. Develop skills in complex structured products, cross-border transactions, and distressed situations where judgment and relationship capital matter most. Senior bankers with strong client relationships face minimal automation risk.

Your 90-Day Upskilling Plan

Skills are ordered by risk-reduction impact. Completing all of them cuts your personal risk score by up to 52 points.

DAYS 1–30

Deal Origination & Client Coverage -20 pts · hard

Build a proprietary network and sector expertise that generates deal mandates — the most valuable and AI-resistant skill in investment banking

Free: Wall Street Oasis IB Resources — <https://www.wallstreeoasis.com/finance-dictionary/investment-banking>

Course: Investment Banking Specialization (Coursera) — <https://www.coursera.org/specializations/investment-banking>

DAYS 31–60

Structured Finance & Complex Products -18 pts · hard

Develop expertise in CLOs, project finance, or structured credit — high-complexity products where bespoke structuring judgment remains essential

Free: SIFMA Structured Finance Resources — <https://www.sifma.org/resources/research/structured-finance/>

Course: Financial Engineering & Risk Management (Coursera) — <https://www.coursera.org/specializations/financialengineering>

DAYS 61–90

AI-Augmented Banking Workflows -14 pts · medium

Master AI tools for pitch books, financial modeling, and research to be dramatically more productive than peers — the new baseline expectation at top firms

Free: Breaking Into Wall Street Free Resources — <https://breakingintowallstreet.com/biws/free-tutorials/>

Course: Advanced Financial Modeling (Coursera) — <https://www.coursera.org/learn/advanced-financial-modeling>

About this score

Our AI risk score is a composite index built on three dimensions derived from peer-reviewed labor economics research, including studies by Frey & Osborne (Oxford), McKinsey Global Institute, and the World Economic Forum's Future of Jobs reports. Dimensions: Task Routinization (40%), AI Tool Penetration (35%), Human Judgment Dependency (25%).

Source: Paulo Nakanishi. AI Career Risk Index (v2026.2), licensed CC BY 4.0. Full dataset and methodology: <https://aicareer.me/data/ai-career-risk-index/>

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