

ABN AMRO Innovation & Technology, Investor Relations

# ABN AMRO and AI

## Investor meeting

20 May 2026



# On track today, confident in meeting our 2028 priorities

## Capital Markets Day November 2025

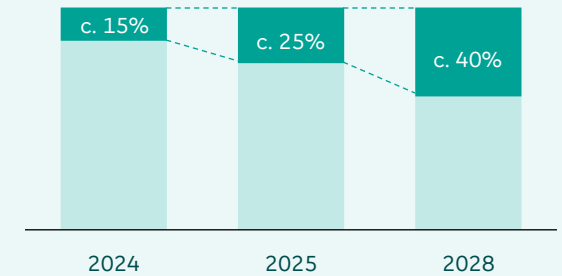
- Transform organisation, simplify operating model
- Modularise IT landscape and increase the use of APIs
- 25+ AI use cases in production
- Reduce developers' coding time by 10%
- BitSight score cybersecurity: 790 (820pt max)
- 700 decommissioned applications



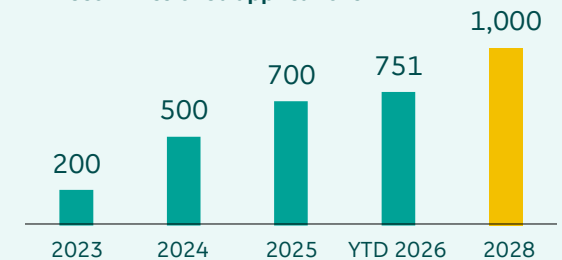
## May 2026

- IT Strategy & Value Stream implementation
- 1,280 API Operations live in production
- 40+ AI use cases in production
- 10% delivered and applied in FTE savings
- BitSight score cybersecurity: 810<sup>1</sup>
- 751 decommissioned<sup>2</sup> applications

Increase in commercial value-adding Tech Investment



Decommissioned applications



1) BitSight dashboard, March 2026. 2) Graph shows cumulative decommissionings.

# Being a digital- and data-driven bank is part of our DNA

**We already operate as a digital-first, data-driven bank**

**“A personal bank in the digital age”**

Multi-year transformation that has made us a digital- and data-driven bank

Mature digital platforms and data foundations supporting core banking operations

Over 5 million clients across Retail and Corporate Banking; operating from 26 locations in the Netherlands

**Millions of customers served via mature digital channels**

**3.6m** active AAB app users in 2025 & **1.3+bn** logons per year in the app

**80%** of new customers onboard fully digital

**-30%**<sup>1</sup> chatbot handover to human chat

**-7%**<sup>1</sup> inbound calls of clients, who instead are supported via digital channels

**10m** Tikkie users, c.60% non-ABN AMRO

**Recognised externally as a leader in digital banking**

**Industry Leader**<sup>2</sup> of the year in Financial Services & Insurance category

**Top quadrant**<sup>3</sup> ranking, highlighting our strong capabilities in apps, infrastructure and innovation

**Top 50** innovators in the ‘Agents of Change’ list by Microsoft

# Pursuing a consistent IT strategy through 4 transformations in parallel

---

## Simplification

- Decommission applications in our IT landscape
- Modularisation of our IT landscape via APIs
- Simplify Customer Care & Operations
- Reorganise and simplify the delivery organisation around scalable platforms

## Digital Resilience

- Maintain high level of IT health (within ICT Risk appetite)
- Respond to new geopolitical and technological risks
- Implement digital resilience strategy to continuously improve our security and resilience posture

## Data & (Gen)AI

- Separated data into 15 data domains which are actively managed
- Continuously improve data quality, consistency and accessibility
- Provide clean and curated data as context to AI (agents)

## Innovation

- (Gen)AI
- Digital Assets
- Embedded banking and ecosystems

# Our AI journey: from lighthouse use cases to scaled impact via archetypes

## 2023

**Lighthouse use cases** to foster a positive attitude towards AI, and test value, feasibility and controls

➤ **Advisor Assist** – to increase advisor productivity while improving quality and consistency of client interactions

- **3.4 million** summaries created
- **340+** teams and **4,800** individual users
- **54%**<sup>1</sup> efficiency gain (time) during complex conversations
- **~6+ minutes**<sup>1</sup> time saved per summary

## 2024

**Decentral momentum**

- Employees enabled with AI; bank-wide hackathons
- 200+ use cases generated across the bank

**Structured for scale**

- Consolidated into scalable AI archetypes
- Built generic, reusable AI assistants per archetype

**Controlled scaling**

- Business-specific use cases deployed on top
- Rolled out via centrally governed, scalable AI platform

## Scaling up use cases through AI Archetypes



Conversational Intelligence



Data Intelligence



Document Intelligence



Advisor Assist



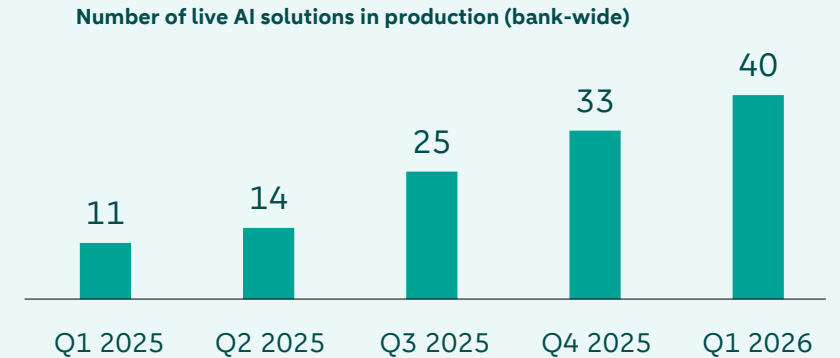
Embedded AI Solutions

1) For Affluent clients.

# From 200+ ideas to 40+ use cases in production

## Controlled scaling on a shared AI platform

- 40 use cases in Q1 2026, growing to 45 currently (May 2026)



Prerequisite for every AI use case to contribute to at least one of the following defined value outcomes:



Increase revenue & value creation



Accelerate cost reduction & efficiency



Improve customer experience (NPS<sup>1</sup>)



Optimise capital management



Strengthen risk & compliance

1) Net Promoter Score.

# Examples of high-impact use cases accelerating AI adoption

## Chatbot 'Anna'

- ~**1.9 million** chats/year
- **13%** lower handover rate to human agents vs. non-AI flows
- ~**7.5%** of total chat volume/month handled by AI
- **AI agent** with **direct customer interaction** in production

## ABN AMRO GPT

- **+18,000** employees have access
- **+140,000** prompts/week
- **10-30** minutes saved/day on average
- **87%** of users agree the tool helps improve the quality of their work

## MS365 Copilot

- **10,000** licenses
- **11 to 87** engagements/week by top 50% users
- **88%** of users deliver work at higher quality
- **76%** of users find their work more engaging and stimulating

## GitHub Copilot

- **47%** AI assisted code generation
- **150,000** lines of code every day
- **10%** time saving/week per developer using GHCP
- ~**30%** efficiency gain on coding related activity per developer

## Lending assistant 'Lenny'

- Used within Corporate Banking
- **40+** active users and planned scaled up to 500+ users
- **30-40%** time reduction per credit proposal once scaled
- Supports loan proposals above **€5 million**

## Convergent<sup>1</sup>

- Deployed to Customer Care colleagues
- **+400** active users and planned scale up to 1,250 users
- **15,000** minutes of training
- Users can practice unlimited scenarios
- Award winning use case<sup>1</sup>

## Delphi<sup>2</sup>

- Applied in Detecting Financial Crime
- **350** users currently
- ~**800** hours/month efficiency gain
- Increased quality of risk assessment
- Minimal training required due to embedding AI in analyst workflow

## International Card Services (ICS) Voice Bot

- **80%** of calls<sup>3</sup> picked up by the Voice Bot
- ~**500** hours/week efficiency gain, equivalent to the work of ~14 FTE
- ~**9%** time saved per call
- ~**40%** reduced time to answer

1) To upskill client-facing colleagues with realistic AI simulations and direct feedback, won the CCMA future award 2025. 2) To improve efficiency and quality of Transaction Monitoring risk assessment, live since 31 February 2026. 3) ~60,000 calls per month.

# Advancing from AI adoption to enterprise-wide AI integration

---

**2025**

## From experimentation to scale

- Adoption accelerated via high-impact use cases
- AI-ready architecture established, enabling multi-model and agentic readiness
- Clear contribution to achieving efficiency targets set in financial plan



**2026**

## Continue to scale, transform end-to-end

- AI archetypes scaled as standard across the bank (and from niches to broader channels)
- AI agents (partly with direct customer interaction) in production
- Evolve from AI code generation to agentic software development
- Multidisciplinary teams transform end-to-end

# Transforming our business in specific value areas

---

**Multidisciplinary teams (Business / Tech / AI) collaborate to drive business transformation**



## **24/7 personalised banking experience**

Hyper-personalised, proactive customer engagement, enabling revenue growth, new customers and higher retention rate.

---



## **AI-powered Investment & Wealth Advisory**

Attract younger and digitally native clients with AI curated portfolios, enabling (WM) revenue growth and improved competitiveness.

---



## **Intelligent Business Lending**

Faster credit decisions and higher approval rates, to improve capital efficiency and lower risk costs.

---



## **Compliance & Risk Intelligence**

Real-time monitoring and faster detection of risks, to improve capital optimisation and lower regulatory and reputational risk.

---



## **Agent-Driven Operations**

Use of AI agents to improve operational scalability, cost-to-income ratio and productivity gains.



## **AI-Augmented Financial Economic Crime**

Real-time intelligence to reduce fraud losses, improve regulatory outcomes and protect capital.

# Boosting impact through AI accelerators, alongside scaling and transformation

## Key areas to accelerate AI

Literacy & Adoption

**94%**  
familiar  
with AI

**85%**  
AI used in  
daily work

**50+**  
active 'AI  
navigators'

**+120.000**  
AI trainings  
completed

Talent & Partnerships

Partnerships with e.g. **Microsoft, Databricks, Techstars, and TechLeap**

Risk Governance

Responsible AI, compliant with the **EU AI Act** and **Cyber Resilience Act**, focusing on risks that matter

Communication

Fundamental Ambitions

Leverage our foundations to scale **AI agents**

Collaboration

Define with HR the capabilities and collaboration model for **human-AI collaboration**

# Cyber Resilience in an evolving AI threat landscape

---

## External developments raise the bar

- Rising digital incidents keep cyber resilience high on the agenda (e.g. Odido, Canvas)
- AI models like Mythos accelerate vulnerability detection and exploitation
- Cyber detection and response must adapt accordingly



ABN AMRO considers the impact of Mythos severe

## Our response

- Launched specific cyber resilience program as a response to increased threats resulting from AI models
- Use AI models to identify vulnerabilities and patch them before hackers exploit them
- Further strengthen supply chain risk management
- Working with peers, institutions and supervisors across Europe

# Our structured approach to executing our AI strategy going forward

---

## Scale up

Leverage our strong AI foundations and capabilities

Scale proven use cases efficiently across the organisation

Accelerate time to value by reusing shared data, platforms and controls

## Transform our businesses

Reinvent our business and transform core processes

Translate digital and AI capabilities into durable business value

Create a stronger, future ready business

## Boost AI accelerators

Further strengthen AI literacy and adoption

Leverage partnerships to accelerate delivery

Impactful communication

Thank you. Any questions?