

A dark blue background featuring a lighter blue world map. Two thin, light blue curved lines sweep across the map, one from the bottom left and another from the top right, framing the central text.

*Growing a better world together*

# *Introduction Rabobank*

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COOP. BOERENLEENBANK

*125 years ago we were  
founded by innovation*





*30 years ago we introduced  
the first ATM*



*25 years ago we were the first  
to introduce internet banking*

The background image is a blue-tinted photograph. In the center, a person's hand holds a smartphone. The screen of the phone shows the Rabobank app interface, which includes a checkmark icon at the top, the Rabobank logo, and a circular progress indicator. Below the phone, there is a shopping basket filled with various fruits, including apples and raspberries. Several brown paper bags are visible in the foreground, some with the price '€2,49' printed on them. The overall scene suggests a grocery store or market setting where the Rabobank app is being used.

# *Rabo App in Global Top-10 Mobile Banking Apps*

A dark blue world map is centered in the background. Overlaid on the map are two large, thin, light blue circles that intersect. The text is positioned within the intersection of these circles.

*The world around us  
is changing rapidly*

# *The dynamics in the market and banking sector itself are changing*

*Increased  
competition,  
new (digital)  
entrants*

*Increased  
regulations*

*European  
Banking  
consolidation?*

*Trust*

# *Social developments impacting our clients and our business*

## *The new 'normal'*

COVID 19

*Geopolitical  
unrest*

*Focus on  
sustainability*

*Changed  
consumer  
preferences*

*We live in a world where Tech  
is at the heart of change*

*The world is  
digitizing*

*Explosive  
growth of  
data and AI*

*Increasing  
cyber threats*

*Working  
@ Anywhere*

Increased competition & regulations

Changing customer preferences

Tech at the heart of change

mission

# *Growing a better world together*

vision

As a meaningful cooperative, we empower our employees  
to deliver excellent customer focus and a rock-solid bank  
to realize balanced and sustainable growth

drivers

Excellent Customer Focus

Meaningful Cooperative

Rock-Solid Bank

Empowered Employees

Increased competition & regulations

Changing customer preferences

Tech at the heart of change



mission

# *Growing a better world together*

vision

As a meaningful cooperative, we empower our employees  
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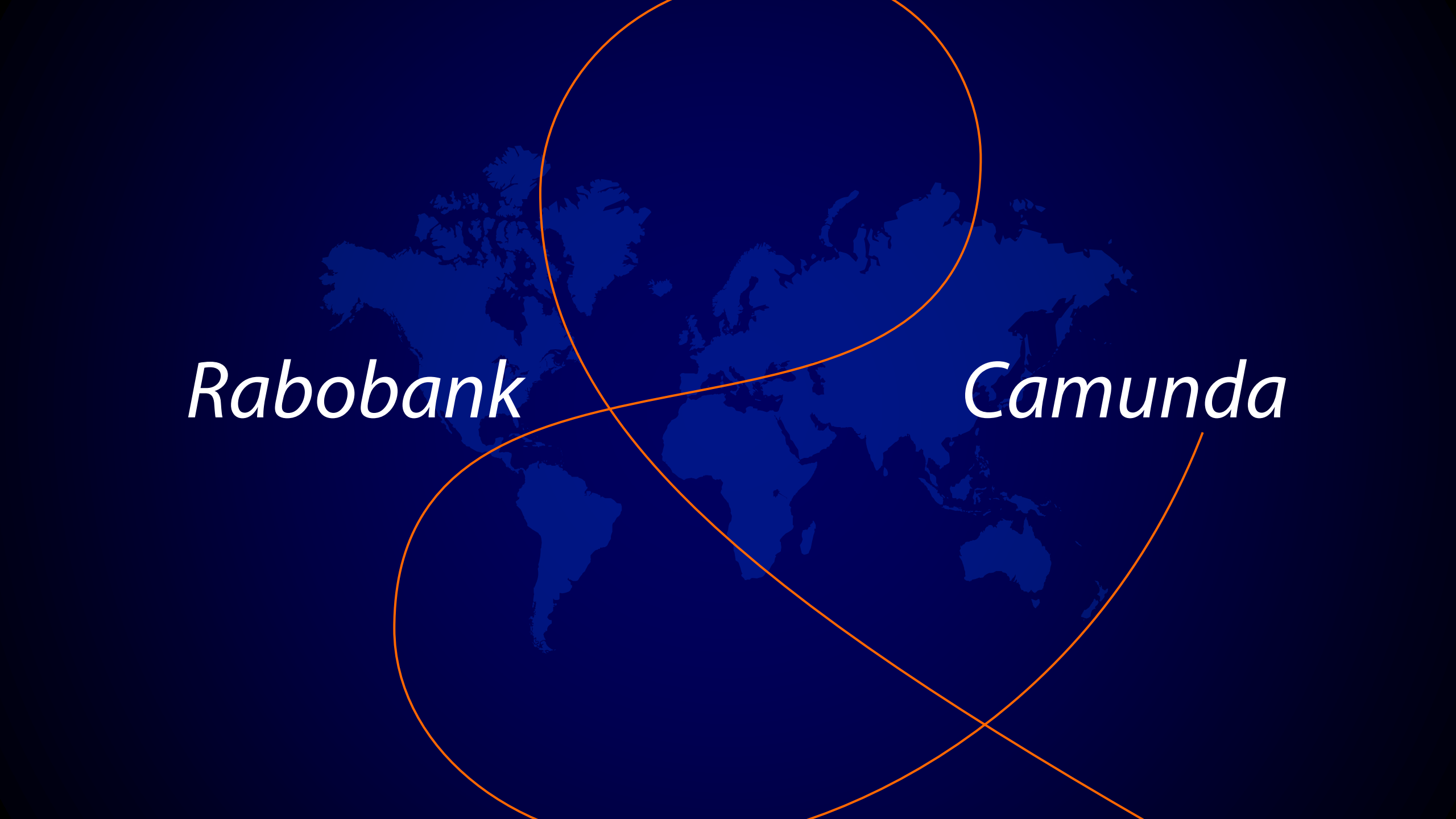
Excellent Customer Focus

Meaningful Cooperative

Rock-Solid Bank

Empowered Employees

*True to our cooperative mindset,  
we continue to bring people and interests together*  
to find solutions that benefit our customers and the world around them  
that's what sets us apart from the competition



*Rabobank*

*Camunda*

*Payment & Savings*  
Orchestration sales and microservices

# **Rabobank & Camunda** *Growing a better world together*

drivers

**Excellent Customer Focus**

Simplify and standardize  
customer journeys

**Meaningful Cooperative**

**Rock-Solid Bank**

Time2Market by simplify and  
standardize processes

**Empowered Employees**

Improved visibility for alignment  
of Business and IT

Growth in collaboration and  
solutioning

## *Payment & Savings*

Orchestration sales and microservices

## *Housing*

Orchestration incident process

# ***Rabobank & Camunda*** *Growing a better world together*

drivers

### **Excellent Customer Focus**

Simplify and standardize customer journeys

Improving user experience by proactively resolving issues

### **Meaningful Cooperative**

### **Rock-Solid Bank**

Time2Market by simplify and standardize processes

Risk based outreach communication to customers

Resilience by optimizing incident management

### **Empowered Employees**

Improved visibility for alignment of Business and IT

Growth in collaboration and solutioning

## *Payment & Savings*

Orchestration sales and microservices

## *Housing*

Orchestration incident process

## *Financial & Economic Crime*

Automated risk detection

# ***Rabobank & Camunda*** *Growing a better world together*

drivers

### **Excellent Customer Focus**

Simplify and standardize customer journeys

Improving user experience by proactively resolving issues

Customer protection

### **Meaningful Cooperative**

### **Rock-Solid Bank**

Time2Market by simplify and standardize processes

Risk based outreach communication to customers

Resilience by optimizing incident management

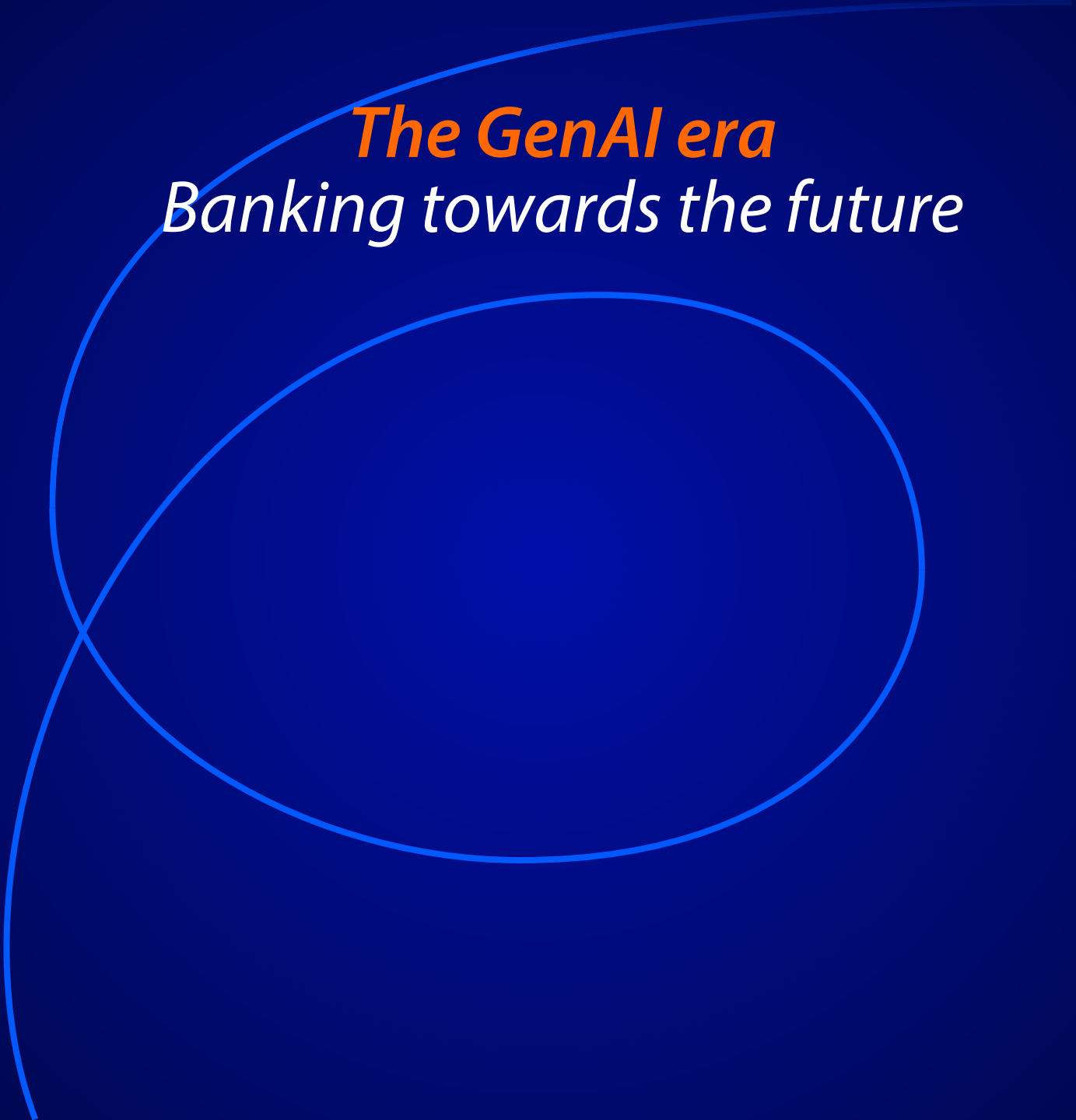
Improve and fasten customer risk detection

### **Empowered Employees**

Improved visibility for alignment of Business and IT

Growth in collaboration and solutioning

Reduce manual tasks

An abstract graphic consisting of a single, continuous, light blue line that forms a large, irregular loop, resembling a stylized 'C' or a protective shield, framing the central text.

# *The GenAI era*

## *Banking towards the future*

# *The GenAI era*

## *Banking towards the future*

### Today

*Software  
Development  
Assistance*

*Operations  
efficiency*

*Customer  
Service  
Automation*

### Future opportunities

*Anti money  
laundering &  
KYC*

*Financial  
advisory*



*Together towards the future*

*Thank you*