

Nebojsa Jovanovic

Chief Product Officer, Raiffeisen Bank Serbia

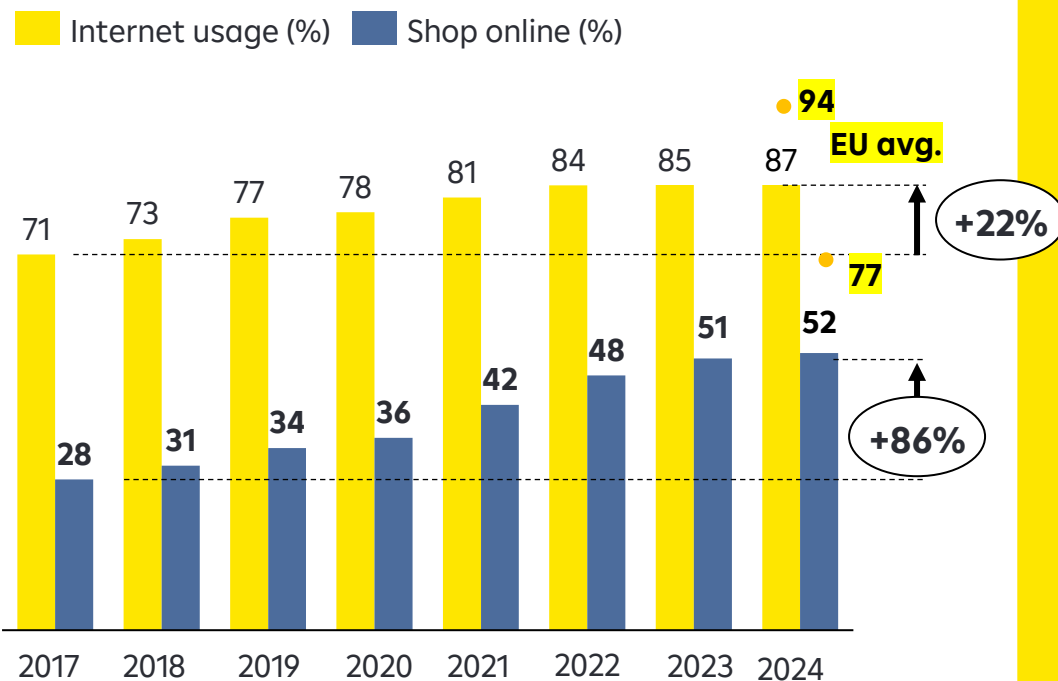
FINTENSE Customer Success Conference, May 2025

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Digital readiness of Serbian market is growing...

Serbia is getting closer to EU standards....



- 6.7m population, 90% banked (↓)
- 19 banks, with ongoing consolidation (↓)
- Recently received investment grade (↑)
- EUR 800 average salary (↑)
- 8.2% unemployment rate (↓)
- Stable public debt to GDP at 52% (-)
- 5.75% Central bank key rate (↓)



Raiffeisen Bank Serbia

Since 2001. in Serbia as greenfield

Today **1.000.000+ clients**

EUR 249m PAT

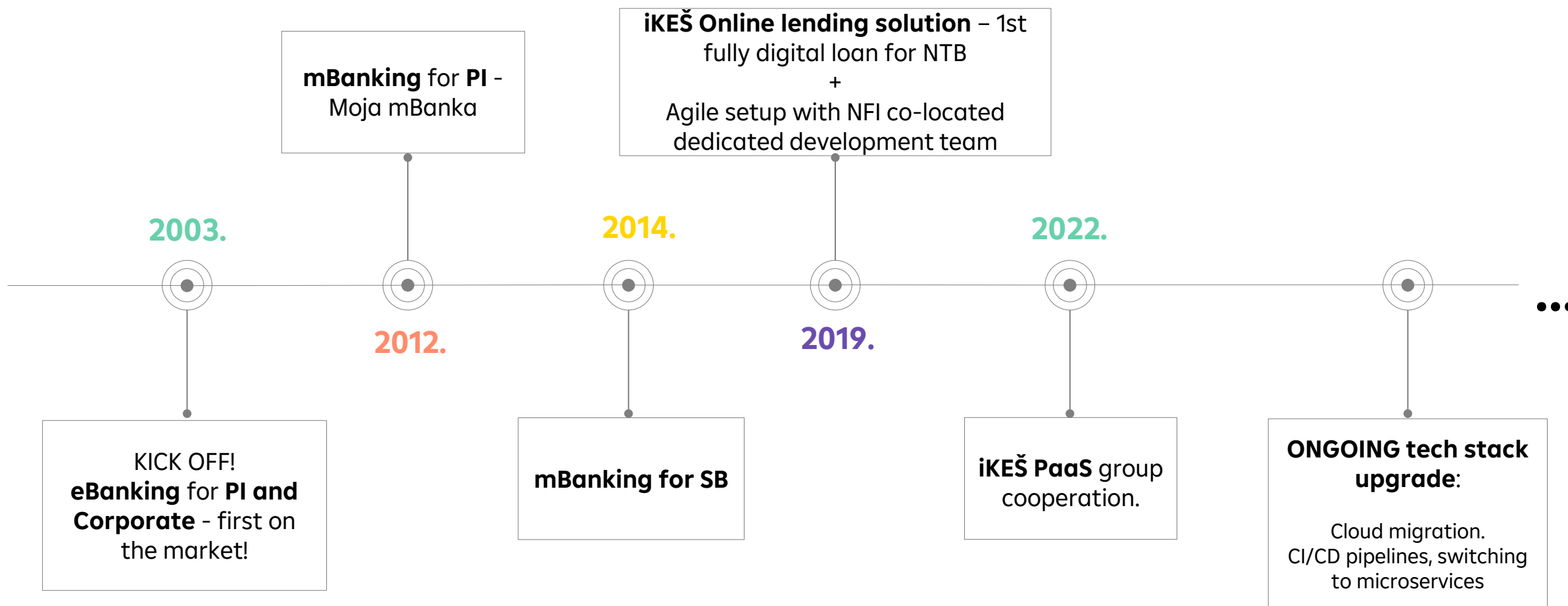
CIR 27%

50+ awards

VISION 2025: We are the most
recommended financial services group.



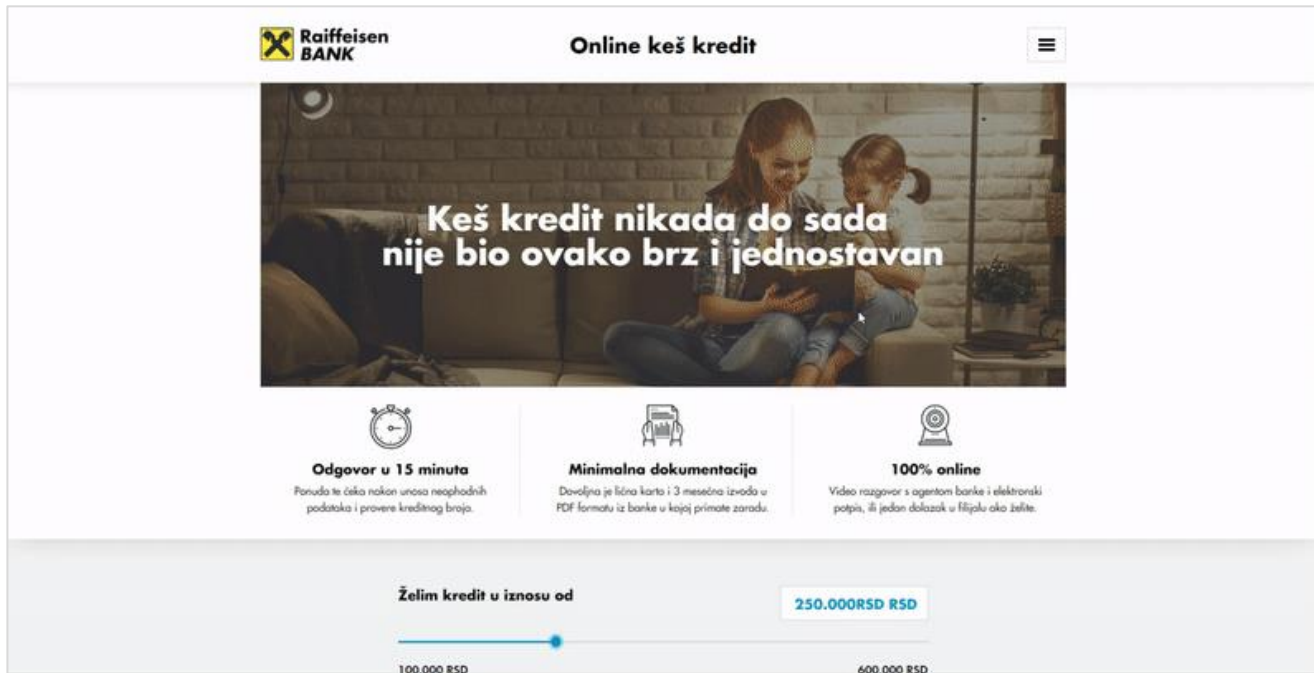
22+ years of cooperation delivering the most innovative solutions on the market...



2020. Finovate award for „The Best Consumer Lending Platform“ for „iKeš“, in the best global digital and technology innovations category.

Building extraordinary products requires extraordinary efforts...

Market 1st Personal loan which is fully automated and covers account opening and digital onboarding.



The screenshot shows the Raiffeisen Bank website for 'Online keš kredit'. At the top, the bank's logo and name are on the left, and the title 'Online keš kredit' is in the center. Below the header is a large image of a woman and a child sitting on a couch, with the text 'Keš kredit nikada do sada nije bio ovako brz i jednostavan' (Cash loan has never been this fast and simple) overlaid. Underneath the image are three key features: 'Odgovor u 15 minuta' (Answer in 15 minutes), 'Minimalna dokumentacija' (Minimal documentation), and '100% online'. At the bottom, there is a slider to select the loan amount, with 'Želim kredit u iznosu od' (I want a loan of) on the left and a value of '250.000RSD RSD' selected. The slider range is from 100.000 RSD to 600.000 RSD.

It took us a lot of efforts to build the product around key customer needs.

- 10+ Systems
- 40+ Integration points

The best of available technology has been used to make it happen.

- Digital footprint data
- Automated income verification
- Video identification
- Advanced electronic signature
- Advanced fraud prevention features

iKES helped us plant a seed and quickly grow our portfolio of E2E digital sales products... and even donate it to other banks in RBI...

E2E Preapproved P. Loans

Providing the best primary customers with the easiest and the fastest possible loans, without any manual data input and in 5 minutes.

E2E Loans for refinancing

Refinancing of P. Loans, Credit cards and Overdraft fully online, without any additional documentation.

E2E WEB Loans

Allowing customers to shop online and pay for goods on installments fully online (buy now - pay later).

iKES (iCash) E2E Personal Loan

Market 1st fully online personal loan for all clients, existing and new to bank



E2E Overdrafts

Primary customers can apply for Overdraft in mobile app and get funds in 10 minutes, fully online.

iRačun (iAccount) – Fully online C/A

C/A available in 15 min including digital card while plastic is delivered to address.

iRačun (iAccount) for Business

C/A available in 15 min for legal entities with single owner.

iKES (iCash) for Business

E2E Online Loan for Flat tax payers and entrepreneurs in 30 min w/out additional docs.

And more, and more to come....

300.000+

of Digital Products (accounts and loans) completed so far

70+ NPS

Average score for major digital products

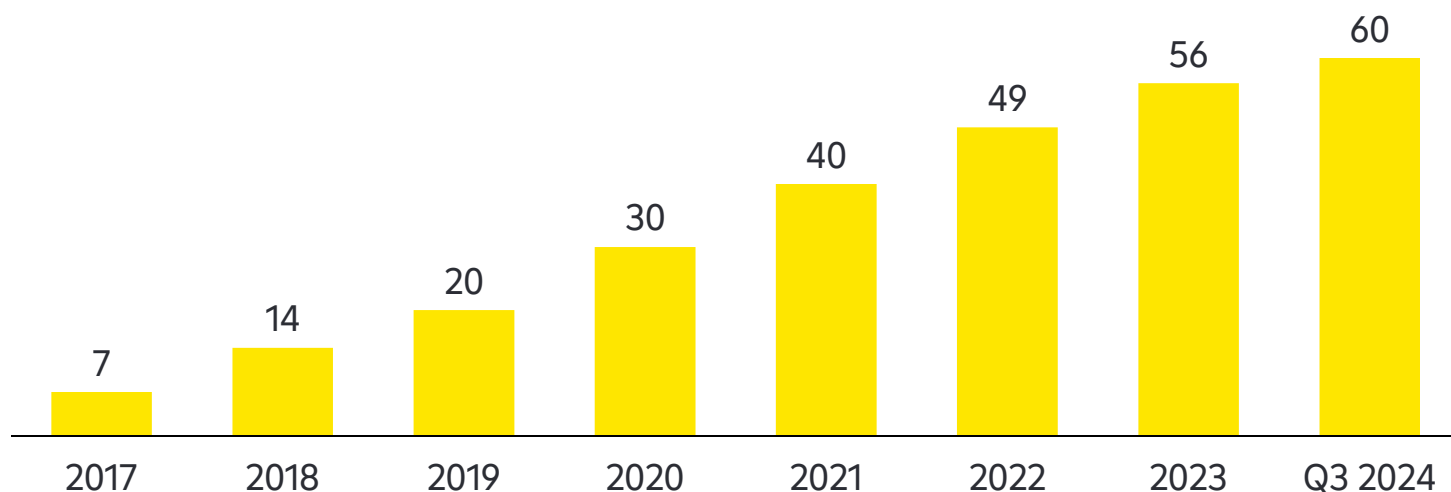


**The best consumer
lending platform**

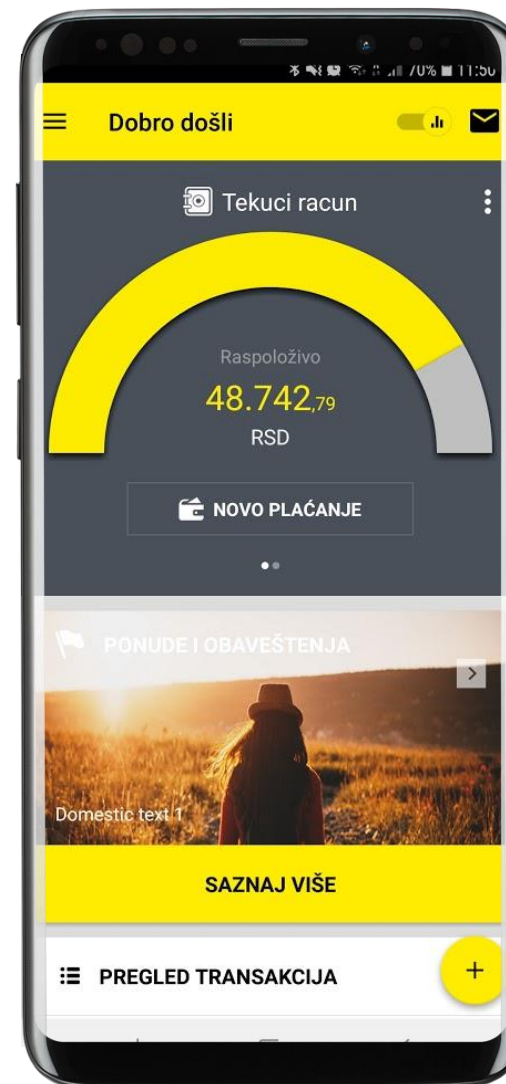


Mobile is the primary channel today for everything, including banking.

Share of Mobile Banking active users in active customer base (%)



#1 Bank
on the
market**





AI deployed in RBRS already in 2018



REA works 24/7 via **Viber, FB and WEB chat**.



Voice enabled in Serbian and English



- **2,000,000** sessions
- **500,000+** users
- **30,000** sessions p.m. (40% of total calls)

97% conversations handled solely by REA



How does the road continue....

- Integration with **MB** and all e2e products
- Migration to **cloud platform** (incl. Gen AI)



We continue to utilize AI going forward...

- First generation of **LLM-based solutions** is on the way:
 - Internal AI assistants (various functions)
- **AI Awareness & Education**
- **AI solutions in CRM domain**
- **Real-time campaigns capabilities**
- **Intelligent document processing** use cases



Thank you!

