AI for Software Engineering

November 2026

ABN·AMRO



Primarily in the Netherlands and Northwest Europe

Organised in three client units

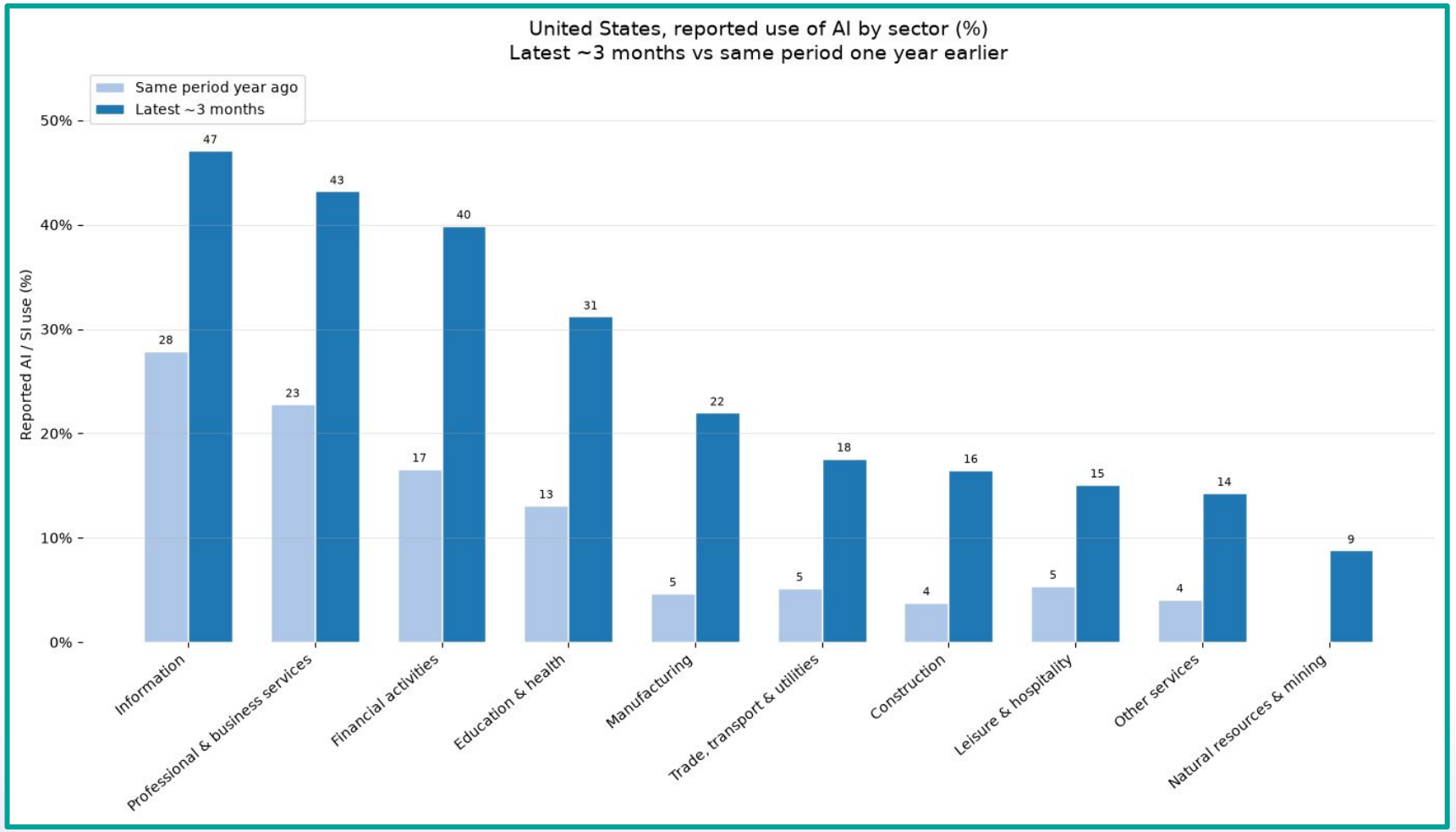
Personal & Business Banking

Wealth Management

Corporate Banking

1.

Software-intensive industries are among the leading AI adopters



Data source: The US Census Bureau's Business Trends and Outlook Survey (BTOS) on AI adoption by industry.

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2.

AI-assisted engineering can accelerate bank-wide transformation

~20%

of bank expenses go to IT

Global benchmark: 20.0% (2022)
Recent CIB evidence: 22% (2025)

~13-25%

illustrative IT workforce share

Global benchmark: 13.4% (2022)
Bank-specific example: ~25% (2025)

The opportunity: more engineering capacity, faster change and stronger delivery controls.

Source: Sources: McKinsey (Oct 2024); Coalition Greenwich (Aug 2026); ING CTO interview (Apr 2025).
Benchmarks reflect different samples and definitions; not representative of US/European digital-only banks.

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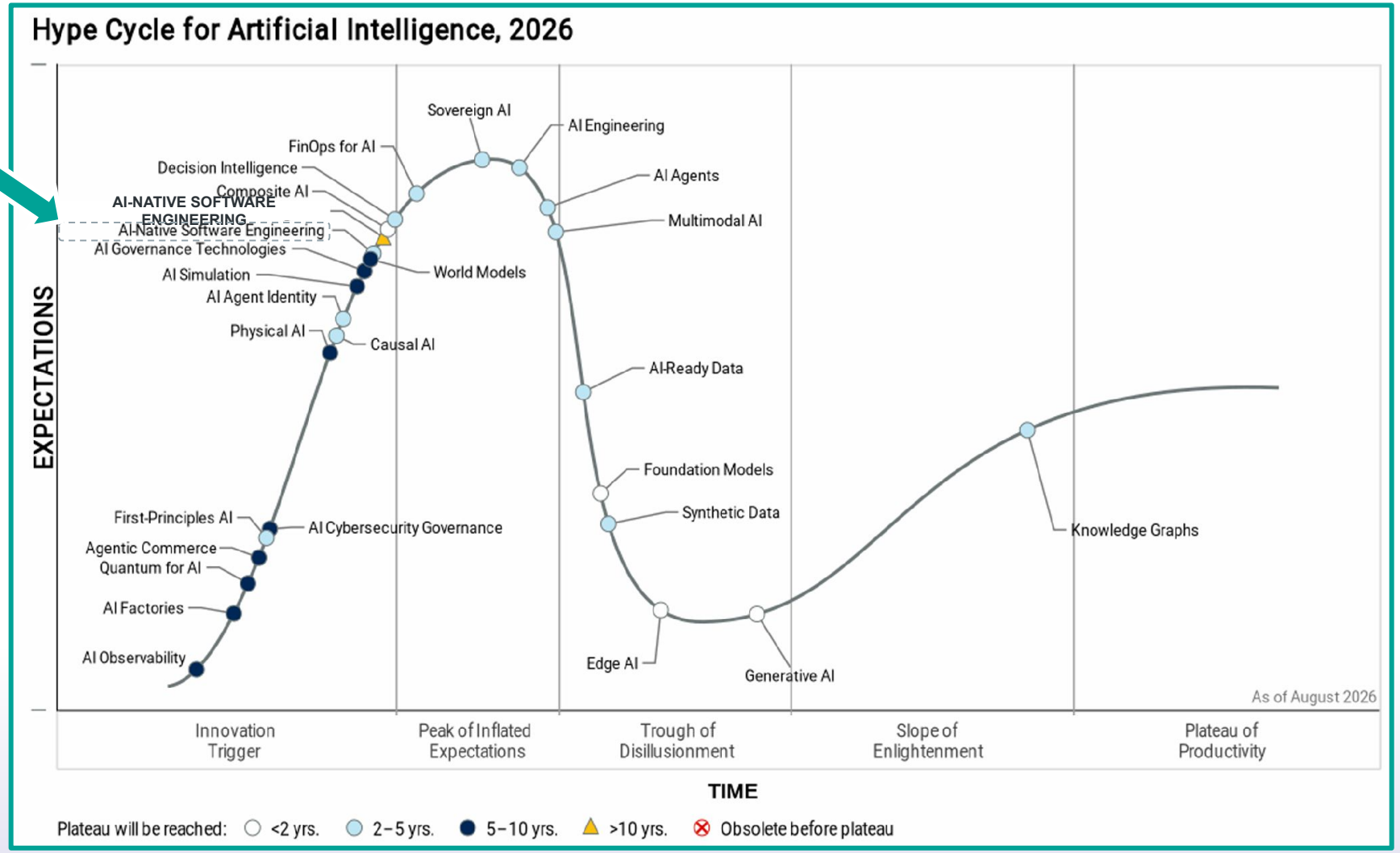
3.

AI-Native Software Engineering positioned in the Innovation Trigger phase, with an estimated 2 - 5 years to the Plateau of Productivity

Gartner



Source: https://www.gartner.com/interactive/hc/8319853 “Hype Cycle for Artificial Intelligence, 2026”

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#	Ticker	Name	Sector	Country	MS Rating	New addition since Aug-28	Core AI capex beneficiaries	Secondary AI capex winners	Leading AI adopters
3	LLOY LN	**Lloyds**	Banks	UK	OW	✓		✓	
4	SAN SQ	**Banco Santander**	Banks	Spain	OW			✓	✓
5	ABN NA	**ABN Amro**	Banks	Netherlands	OW	✓		✓	✓
6	DBK GY	**Deutsche Bank**	Banks	Germany	OW			✓	
7	UCG IM	**UniCredit**	Banks	Italy	OW			✓	✓
8	ALPHA GA	**Alpha Bank**	Banks	Greece	OW	✓		✓	
9	OTP HB	**OTP**	Banks	Hungary	OW			✓	

Source: Morgan Stanley, European Equity Strategy (Europe), Top Picks

4.

Sell side investment banks put emphasis on AI adoption in their advice

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HUMANS REMAIN ACCOUNTABLE

CLEAR AUTONOMY

ORCHESTRATING AI AGENTS

AI NATIVE BANK

AI IN THE SOFTWARE DEVELOPMENT LIFECYCLE (SDLC)

PRODUCTIVITY GAINS

#ABNAMROSTRATEGY
#SOFTWAREENGINEERING
#NORTHSTAR

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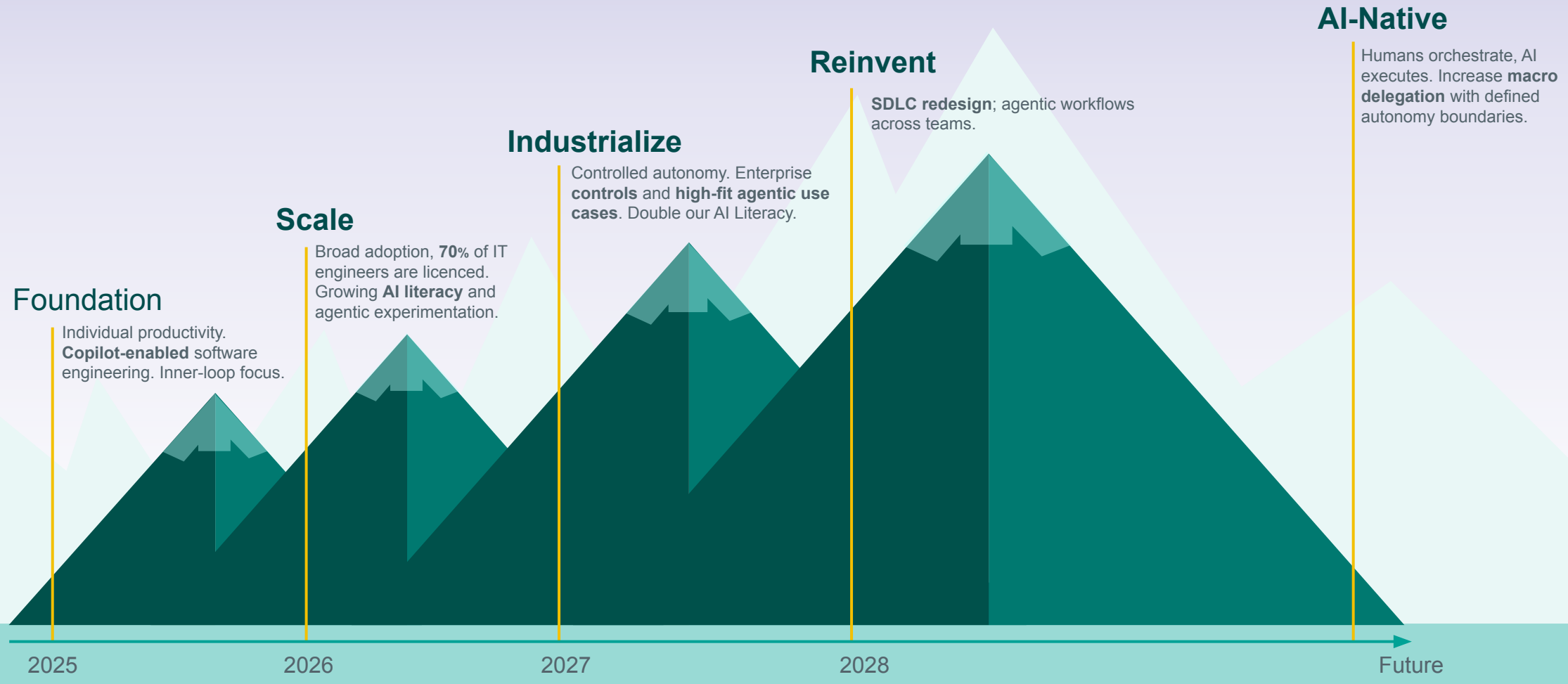
From individual productivity gains towards governed enterprise-scale autonomy

Our Journey in 5 phases, one compounding curve



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Adoption & Usage

10%

Productivity gain reported by IT Engineers in their working hours

70%



of our IT Engineers are licensed to use GitHub Copilot as of Oct 2026

8 / 10

IT Engineers satisfaction rating

89%

agree that GHCP improves the quality of their output

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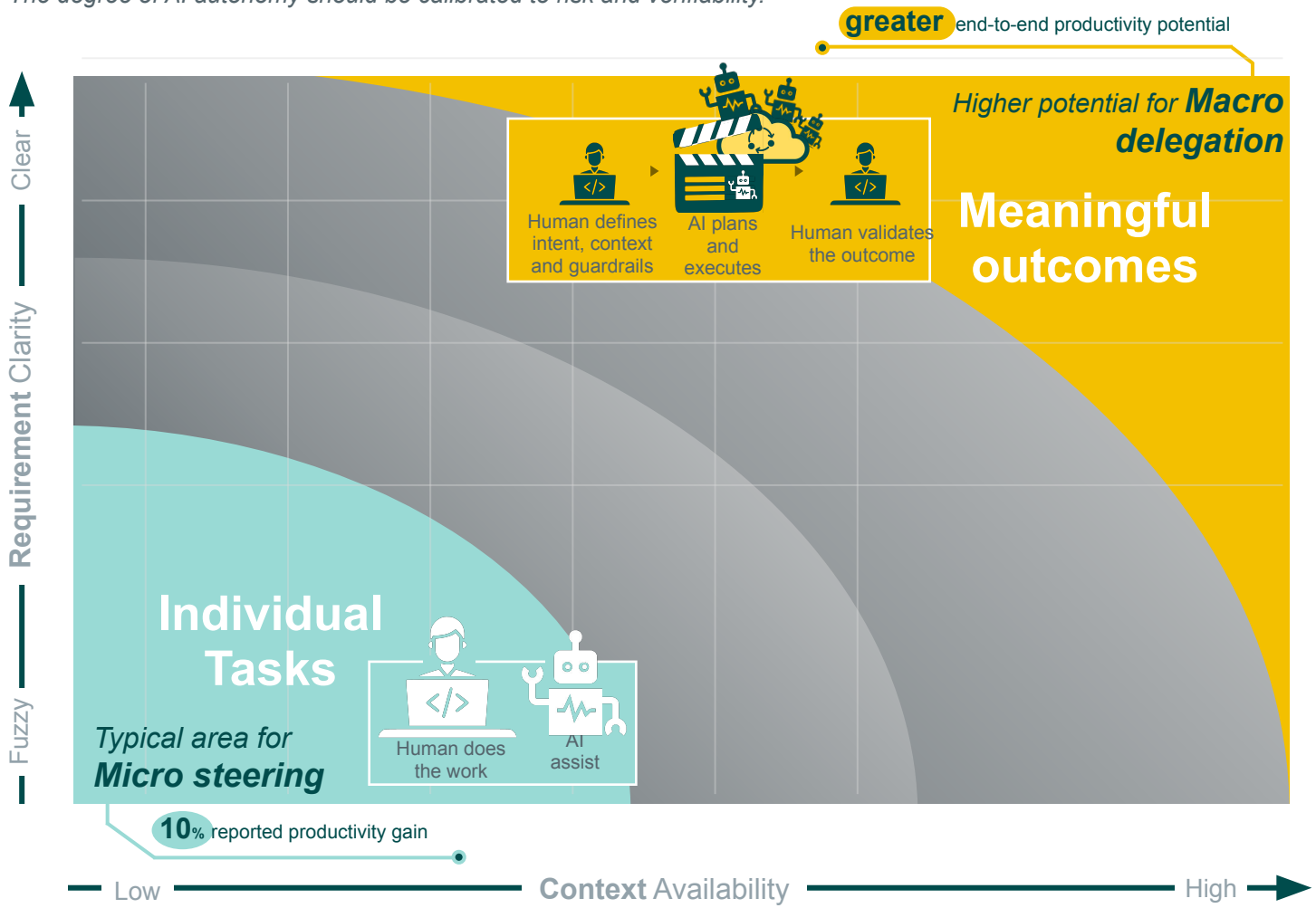
From task productivity to outcome-driven execution

Illustrative opportunity space for outcome-level delegation

Greater context availability and requirement clarity can enable larger units of delegation.
The degree of AI autonomy should be calibrated to risk and verifiability.



Our lessons from experimenting:

1. **Ground AI in organizational context**
   Connect AI to business knowledge, systems and context so outcomes become organization-relevant rather than generic.

2. **Shift from implementation to specification**
   Make intent, requirements, constraints and acceptance criteria explicit and traceable, so teams can steer on outcomes rather than implementation steps.

3. **Define boundaries, not every execution step**
   Standardize controls, handovers and validation while allowing flexibility within defined limits.

4. **Move human steering to a higher level**
   Focus human effort on specification, oversight and validation, with control proportional to risk.

5. **Scale through shared capabilities**
   Turn proven context, specification, control and evaluation patterns into reusable capabilities.

Our Strategic Principles going forward

EFFECTIVE USAGE
bring the late adopters along with targeted support

AI LITERACY
embed AI Literacy in hiring, talent and performance management

AI ADOPTION
embed AI into team's way of working to sustain impact

ROLE EVOLUTION
Evolve engineers from code builders to AI agent orchestrators

BUILD VS BUY
Evaluate COTS / SAAS against AI assisted self build

VENDOR LEVERAGE
Negotiate better commercial terms with vendors

CAPACITY INTO VALUE
Redirect AI-enabled capacity to do more work



Value Conversion

People & Transformation



engineers

Sustainable scale up

leadership

Tech



Foundations & Enablement

TECHNOLOGY & CONTEXT
enable a robust platform and seamless acces to context

SECURITY & GOVERNANCE
build in security and governance by default

BEST PRACTICE SCALING
scale local best practises to centralized availability

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