



## Shaping the future of BPA at NORD/LB

with Camunda and AI Agents – NYC 2025/10/06

# A leading German commercial bank with deep regional roots and global reach

**Founded:** 1970 (with roots back to 1765)

**Legal Form:** Public law institution, part of S-Finance Group

**Total Assets:** 119.425 Billion EUR (06/2025)

**Employees:** ca. 3700

**Headquarters:** Hannover, Braunschweig, Magdeburg

**Branches:** New York, London

**Ownership:** Federal States of Lower Saxony, Saxony-Anhalt, FIDES and others



# Creating true value

## Corporate Customers & Savings Banks Network

- broad product range -

## Commercial Real Estate

- energy efficiency, prime locations -

## Structured Finance

- energy and infrastructure -

## Markets

- FX, structured invest., debt capital markets -

## Private & Commercial Customers

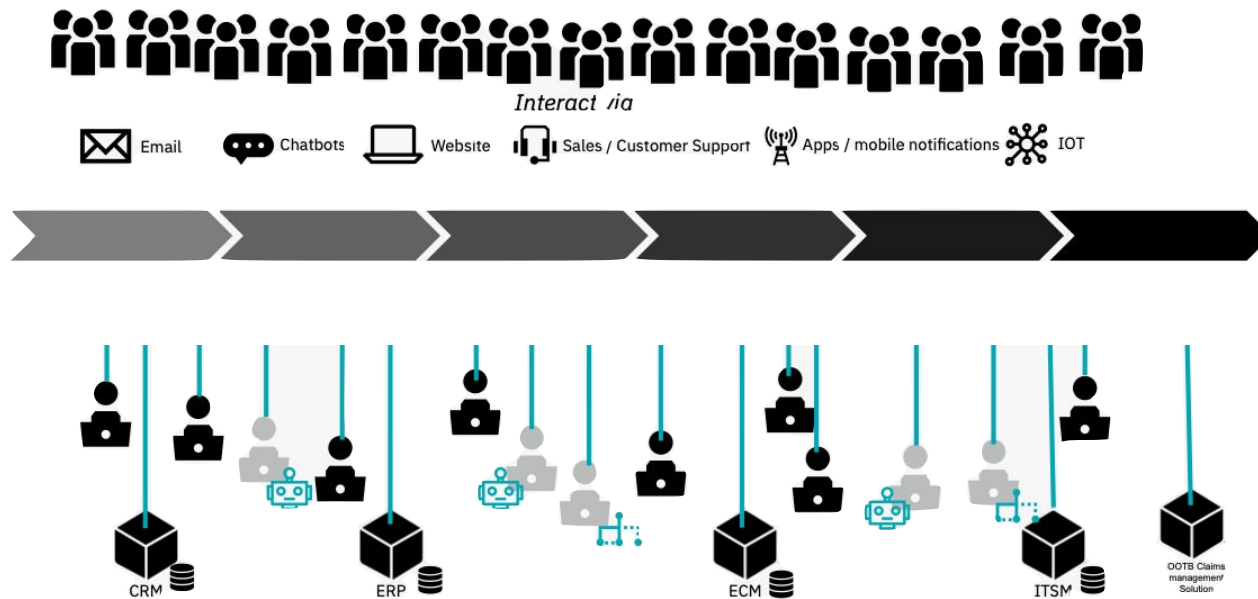
- private investors, regional customers -



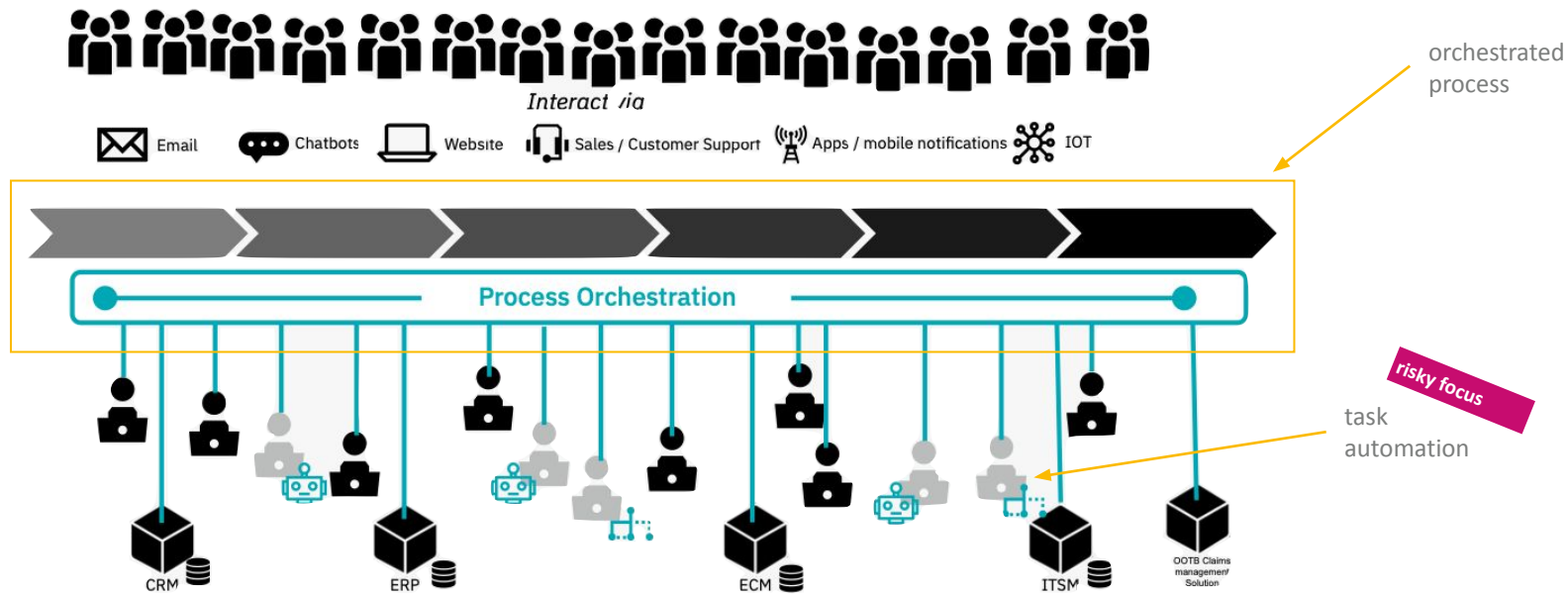


- » several value chains (e.g. loans, payments)
- » more than 1000 individual processes
- » complex technological landscape
- » highly regulated environment

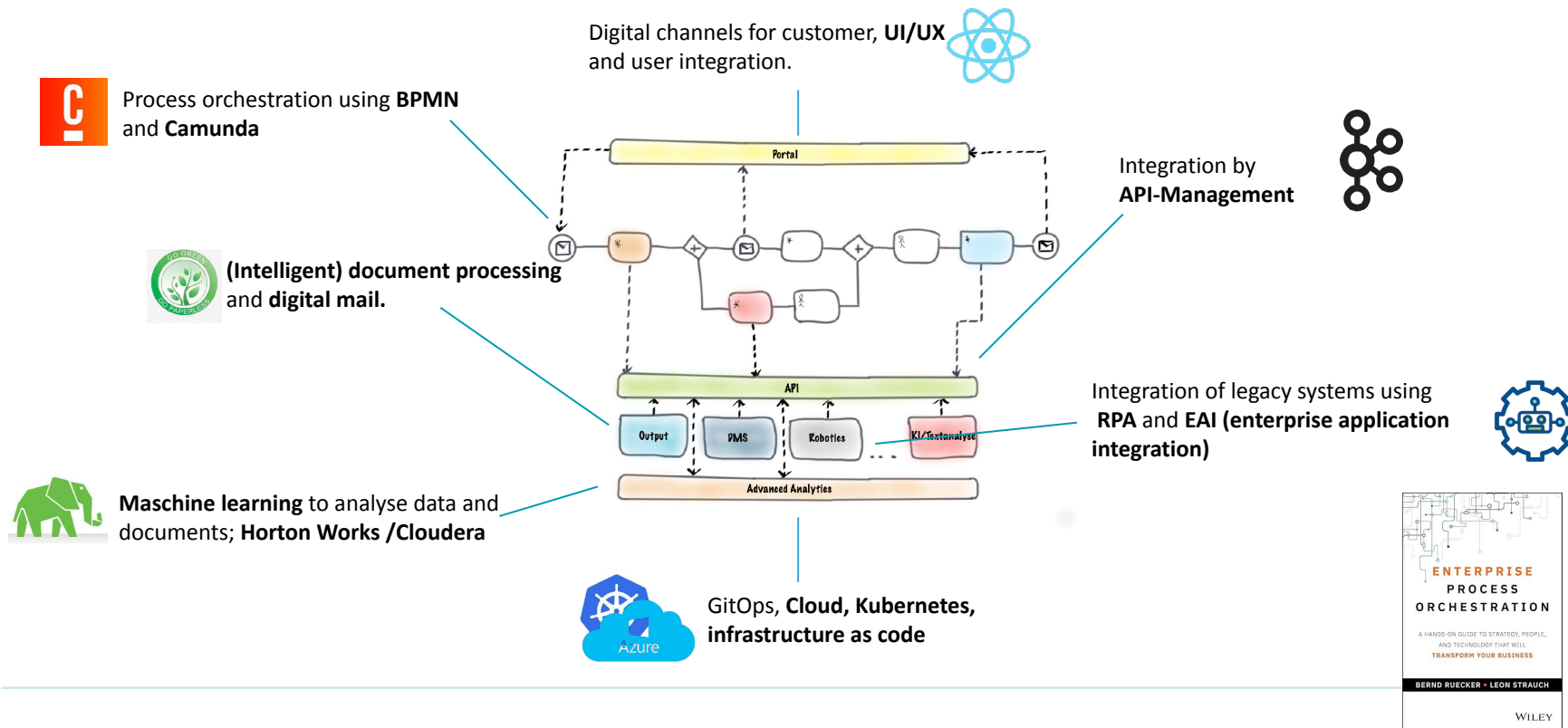
# Understand processes & enable innovation



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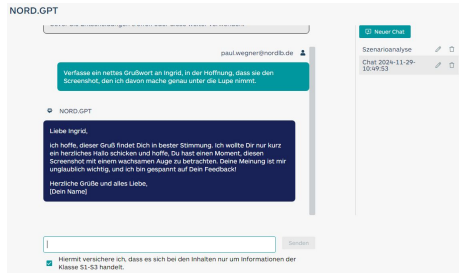


# Smart mix of technologies for complex business processes



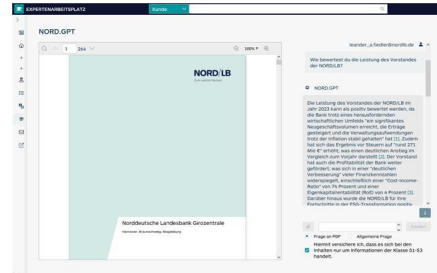
# Vision 2024: A corporate chatbot capable of answering any business related question

## Corporate chatbot



Enable use of **basic chatbot functions** in a safe environment.

## Chat with documents



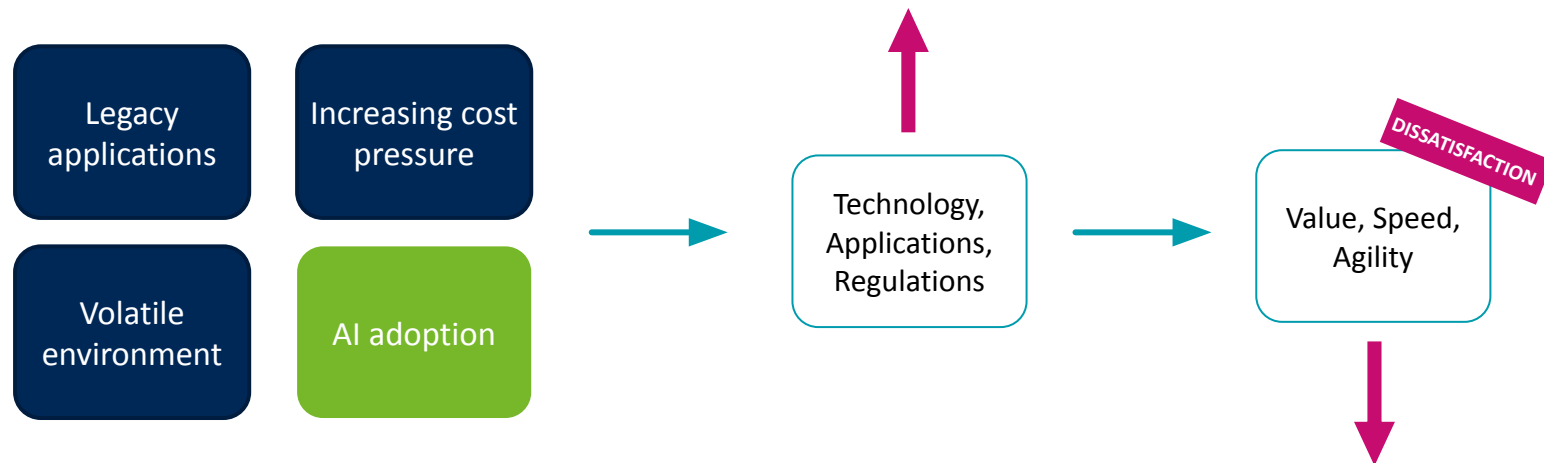
Upload and **chat with documents**. Show **inline sources of results** inside document to increase confidence.

## GenAI Platform



Integrate additional **data sources** (e.g. process portal) and allow **chats** using internal data.

# AI makes banking smarter – and processes more complex



1

Simplifying processes

2

Avoiding media breaks

3

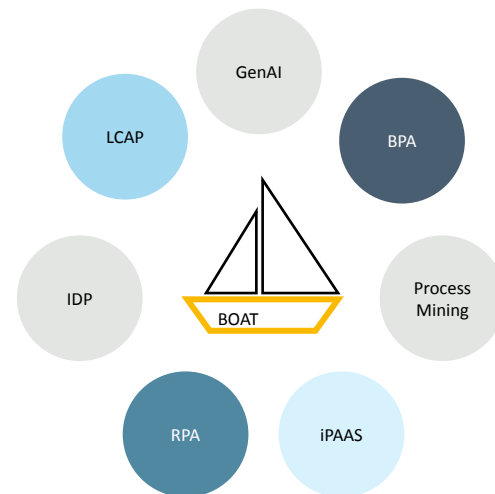
Digitalization

4

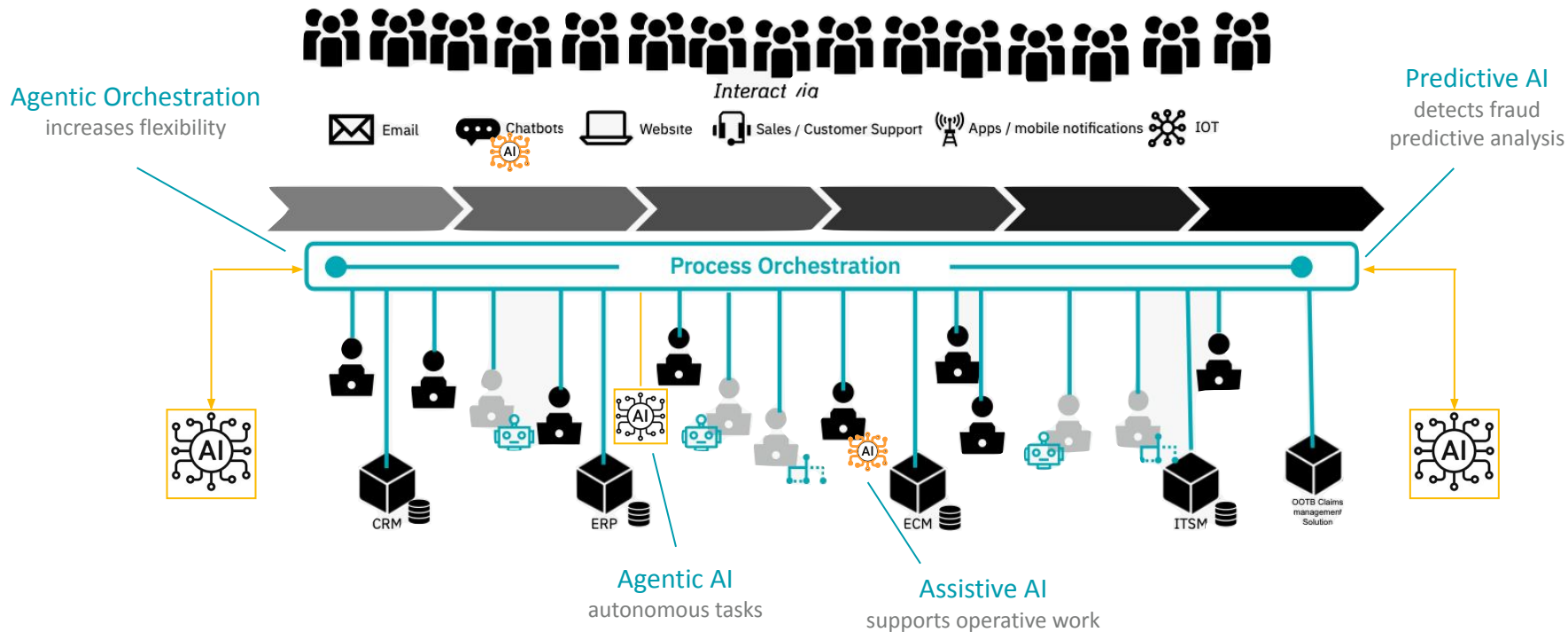
Automation

5

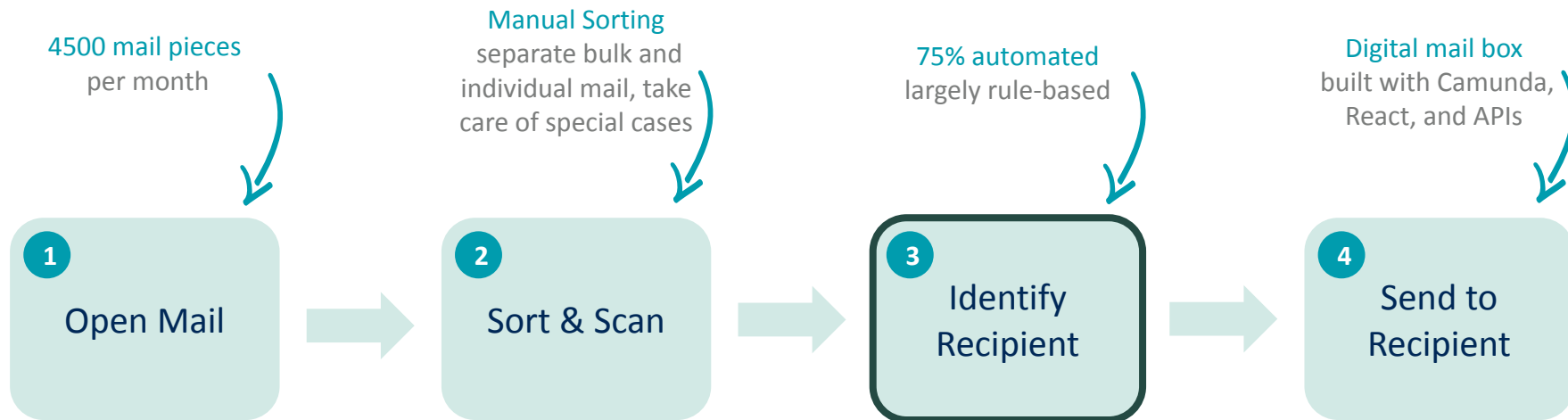
AI



# Orchestrate business processes and leverage AI opportunities



## Rethinking processes: digital mail at NORD/LB



# Tackle those 25% individual hard-to-handle cases

## Challenges

Single strong identifier: Recipient name  
Many edge cases

3

Identify  
Recipient

## Combination of

- customer databases
- direct communication
- individual experience



Reduce manual activities



Preserve knowledge

# Unfold AI agents' power by employing them at just the right place

