

TO ALL STOCK EXCHANGES

BSE LIMITED
NATIONAL STOCK EXCHANGE OF INDIA LIMITED
NEW YORK STOCK EXCHANGE

August 11, 2025

Dear Sir/ Madam,

Sub: Press release

Please find enclosed the press release titled "Infosys Transforms ABN AMRO's Lending Process with nCino Platform Implementation"

This information will also be hosted on the Company's website, at www.infosys.com.

This is for your information and records.

Yours Sincerely, For **Infosys Limited**

A.G.S. Manikantha Company Secretary Membership No: A21918

www.infosys.com



Infosys Transforms ABN AMRO's Lending Process with nCino Platform Implementation

Bengaluru, India – August 11, 2025: <u>Infosys</u> (NSE, BSE, NYSE: INFY), a global leader in next-generation digital services and consulting, today announced the next phase of successful implementation and go live of the nCino Platform for <u>ABN AMRO Bank</u>, one of the largest banks in the Netherlands. This project strategically sought to transform ABN AMRO's loan origination and collateral management process by consolidating multiple legacy systems into a single, unified platform, enhancing ABN AMRO's ability to serve its customers and streamline operations.

Building on a sequence of transformative phases, this Go Live marked a significant milestone, with the rollout of new features on the nCino Platform. Infosys is one of the primary <u>Application Development and Maintenance</u> partners of ABN AMRO, and has during the implementation demonstrated expertise in nCino Platform capabilities, helping facilitate migration of over 100,000 records from multiple legacy systems over a period of 11 months. Infosys was selected by ABN AMRO also for its expertise in digital and cloud transformation capabilities and its ability to deliver comprehensive solutions.

The nCino Platform provides ABN AMRO with a centralized solution for managing assets and collaterals, while mitigating data quality issues. The unified platform optimizes customer onboarding and loan origination processes, improves operational efficiency, and helps ensure regulatory compliance. The cloud-native, configurable solution features out-of-the-box credit workflows with API-driven integrations and data quality/migration capabilities, offering flexibility for future business needs.

As part of this collaboration, Infosys supported integrations across ABN AMRO's shared capabilities and diverse IT systems throughout the credit origination and collateral management processes, while also developing a robust data migration and reconciliation strategy.

Hans-Willem Giesen, IT Lead-Credits, ABN AMRO, said, "The transition to the nCino Platform, facilitated by our partners like Infosys, has brought about a significant shift in how we manage our lending process. This solution will improve operational efficiency, enhance our collateral management capabilities, and provide our customers with a faster, more transparent experience. As we look to the future, this platform will be a cornerstone of our continued growth and transformation."

Joaquin de Valenzuela, Managing Director - EMEA, nCino, said, "Our continued partnership with ABN AMRO reflects the strength of the nCino Platform and its ability to deliver meaningful results. By leveraging our comprehensive suite of solutions across loan origination, credit analysis and risk, collateral



management, and portfolio management, we're empowering ABN AMRO to optimize their lending processes, drive operational efficiency, and meet the rigorous demands of a highly regulated industry. Together with Infosys, we're not only helping ABN AMRO enhance internal workflows but also elevate the experience for clients and employees alike, reinforcing the lasting value of our collaboration."

Jay Nair, EVP, Industry Head, Financial Services and Public Sector, Infosys, said, "We are proud to support ABN AMRO's digital transformation journey in credits with the nCino's Platform. By delivering a unified loan origination and collateral management solution across both the phases, we have optimized processes, improved data quality, reduced turnaround time and enhanced the digital experience for ABN AMRO's customers. We are excited to see how this innovative solution will enable ABN AMRO to streamline operations and enhance customer experiences while ensuring compliance with regulatory requirements."

About Infosys

Infosys is a global leader in next-generation digital services and consulting. Over 320,000 of our people work to amplify human potential and create the next opportunity for people, businesses, and communities. We enable clients in 59 countries to navigate their digital transformation. With over four decades of experience in managing the systems and workings of global enterprises, we expertly steer clients, as they navigate their digital transformation powered by cloud and Al. We enable them with an Al-first core, empower the business with agile digital at scale and drive continuous improvement with always-on learning through the transfer of digital skills, expertise, and ideas from our innovation ecosystem. We are deeply committed to being a well-governed, environmentally sustainable organization where diverse talent thrives in an inclusive workplace.

Visit <u>www.infosys.com</u> to see how Infosys (NSE, BSE, NYSE: INFY) can help your enterprise navigate your next.

Safe Harbor

Certain statements in this release concerning our future growth prospects, or our future financial or operating performance, are forward-looking statements intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results or outcomes to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding the execution of our business strategy, increased competition for talent, our ability to attract and retain personnel, increase in wages, investments to reskill our employees, our ability to effectively implement a hybrid work model, economic uncertainties and geo-political situations, technological disruptions and innovations such as artificial intelligence ("Al"), generative Al, the complex and evolving regulatory landscape including immigration regulation changes, our ESG vision, our capital allocation policy and expectations concerning our market position, future operations, margins, profitability, liquidity, capital resources, our corporate actions including acquisitions, and cybersecurity matters. Important factors that may cause actual results or outcomes to differ from those implied by the forwardlooking statements are discussed in more detail in our US Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2025. These filings are available at www.sec.gov. Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the Company's filings with the Securities and Exchange Commission and our reports to shareholders. The Company does not undertake to update any forwardlooking statements that may be made from time to time by or on behalf of the Company unless it is required by law.

Media contact

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