

Minimizing risk and increasing revenues by using explainable AI to analyze loan applications

Rawbank

CITY / COUNTRY

Kinshasa, Democratic Republic of the Congo

BANKING SECTOR

Universal Bank

Retail Bank

Corporate Bank

SME

TEMENOS PRODUCTS

Temenos XAI

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RAWBANK



Launched in 2002, Rawbank aims to **drive economic growth** in the Democratic Republic of the Congo by providing financial services to retail, business, and corporate clients. In just over 20 years, Rawbank has expanded to become the **largest commercial bank in the Democratic Republic of Congo**.

As the bank expanded its share of the market, it needed to scale up in its lending division. Previously, Rawbank assessed loan applications manually—a time-consuming and labor-intensive method that offered limited insight into the probability of clients defaulting on repayments. Moving forward, the bank wanted to **improve its decision making** and **minimize exposure to risk** by gaining a deeper understanding of applicants. In addition, the bank looked to accelerate the approvals process to **deliver a higher standard of service**.

Realizing that automation offered the smartest approach, Rawbank decided to use the Temenos Explainable AI (XAI) platform to streamline and **improve its risk assessment** for retail, SME and Corporate lending. The solution will enable the bank to **rapidly develop, deploy, and integrate** predictive risk models into its credit scoring workflows to determine the likelihood of applicants meeting repayment schedules. XAI will also provide transparency into how it calculates credit scores, enabling Rawbank to explain lending decisions to clients and regulatory authorities.

With XAI providing deeper insight into loan applications, Rawbank expects to **reduce its Loss Given Default rate** and **increase net profits** on lending considerably. As well as protecting against default risk, increased levels of automation will improve the **speed and efficiency** of loan approvals, ensuring **higher quality of service**. And the bank will be able to continuously optimize the predictive models to ensure accuracy.



The use of Temenos XAI enabled us to gain the full benefits of AI in managing risk and increasing profits while using models which we can easily understand, analyze and augment with our expertise. I have been really impressed with the level of service we get from Temenos.”

Nadeem Akhtar
Rawbank



About Rawbank

Rawbank was born in 2002. Its objective is to make the most up-to-date techniques and the most up-to-date products in the various banking and finance professions available to clients – companies and individuals – in the Congo. It is a subsidiary of the Rawji Group. With more than 85 years of presence, investments and developments throughout the Congo, the Rawji Group has a deep knowledge of the social fabric and the wheels of the economy of the country.

For more information, visit <https://rawbank.com/la-banque/en/>

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About Temenos

Temenos (SIX: TEMN) is the world's leading open platform for composable banking, creating opportunities for over 1.2 billion people around the world every day. We serve over 3000 banks from the largest to challengers and community banks in 150+ countries by helping them build new banking services and state-of-the-art customer experiences. The Temenos open platform helps our top-performing clients achieve return on equity three times the industry average and cost-to-income ratios half the industry average.

For more information, visit www.temenos.com