intel
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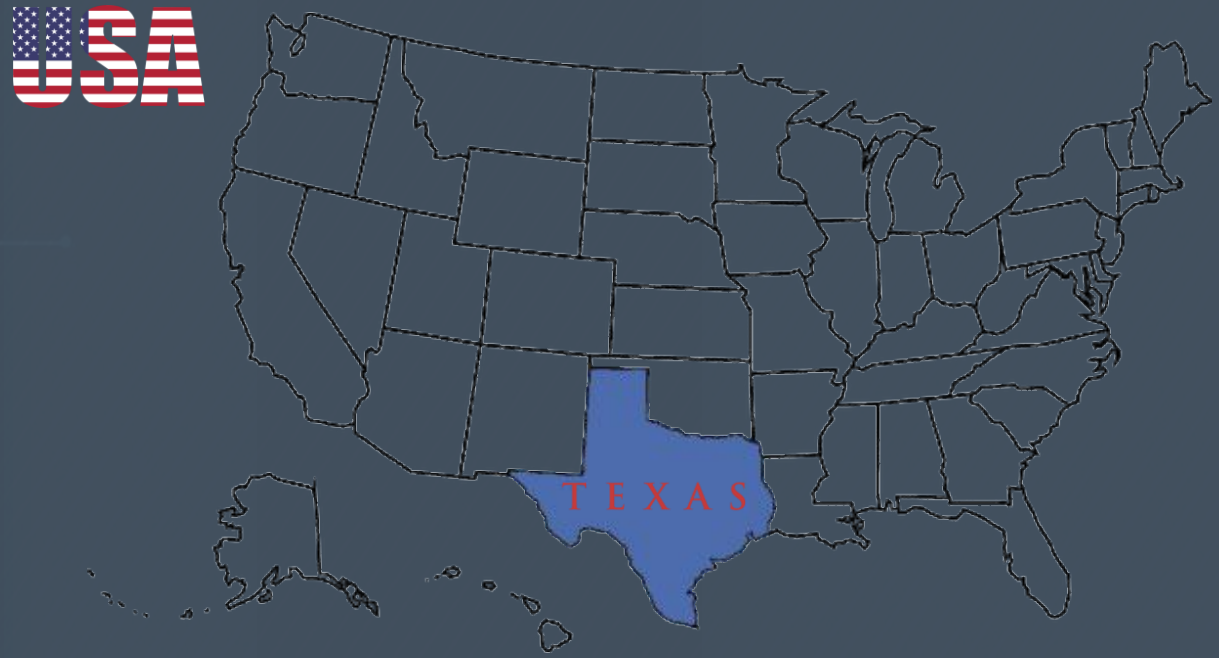
СБЕРБАНК | Блок Т

Technological transformation of Sberbank

October 2019

BARBECUE


USA
TEXAS

REGIONAL
BARBECUE STYLES

KANSAS CITY
pork, beef, chicken, turkey, mutton
+
tangy-sweet tomato-and-molasses sauce
+
cooked over indirect heat, finished over direct heat

KENTUCKY
pork, mutton, chicken, beef
+
tangy, vinegar-based sauce
+
slow-smoked over hickory

MEMPHIS
pork (ribs, butt, shoulder)
+
spicy-sweet dry rub
+
slow-smoked over indirect heat, finished over direct heat

NORTH CAROLINA EAST
pork (whole hog, shoulder)
+
vinegar-based sauce
+
pit-cooked over direct heat

NORTH CAROLINA PIEDMONT
pork (whole hog, shoulder)
+
tomato-based sauce
+
pit-cooked over direct heat

SOUTH CAROLINA
pork (whole hog, shoulder)
+
mustard-based sauce
+
pit-cooked over direct heat

ST. LOUIS
pork (ribs, shoulder)
+
seared on the grill
+
sweet, tomato-based sauce

TEXAS
beef (brisket, ribs)
+
savory-smoky dry rub
+
slow-smoked over indirect heat, finished over direct heat

All ingredients are very simple

Brisket

Salt and pepper

Wood

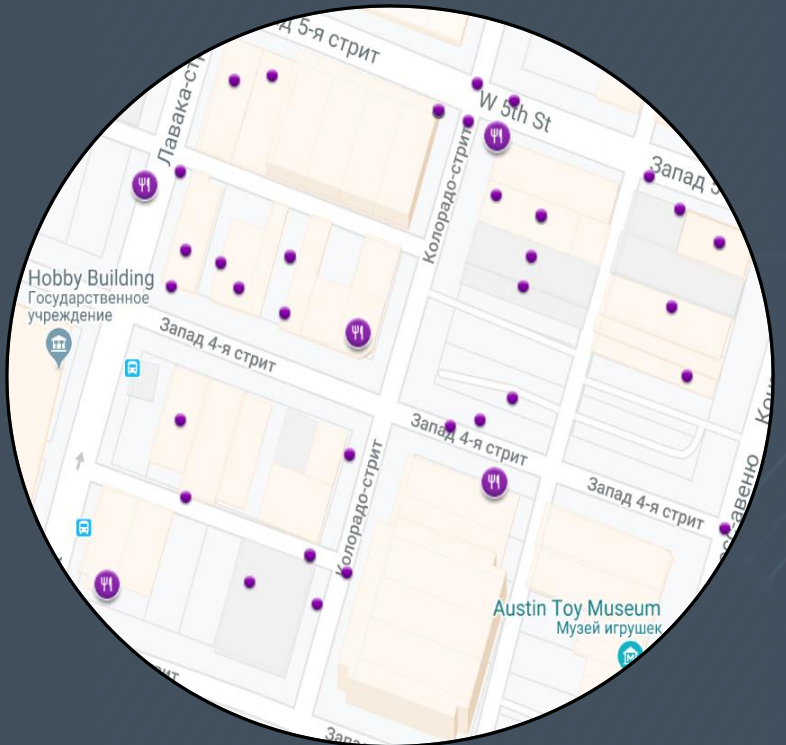
Barbecue pit

In Austin there are around

800

BBQ restaurants

10 restaurants at one crossroad

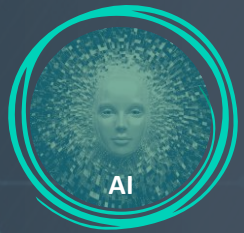


Franklin
BARBECUE
LEGEND
COFFEE
JUST AROUND THE CORNER

Franklin
BARBECUE

Aaron Franklin

Majority of companies invests in same areas



Companies grow expertise in AI:

number of AI start-ups, acquired within 5 years

Google **11**

7

5

All leading ecosystems in the world have their own cloud

amazon → aws

Microsoft → Microsoft Azure

Alibaba.com → Alibaba Cloud

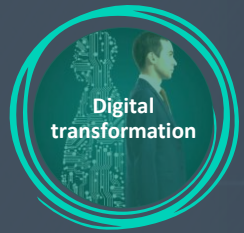
Top-notch design became a prerequisite of a technological product

BBVA

1000 ambassadors

spread within organization

best practices in design



$1,7 trillion

investments in digital transformation and internal reengineering globally by the end of 2019

60%

companies will implement digital platform by 2020

Source: IDC, CB Insights, PWC

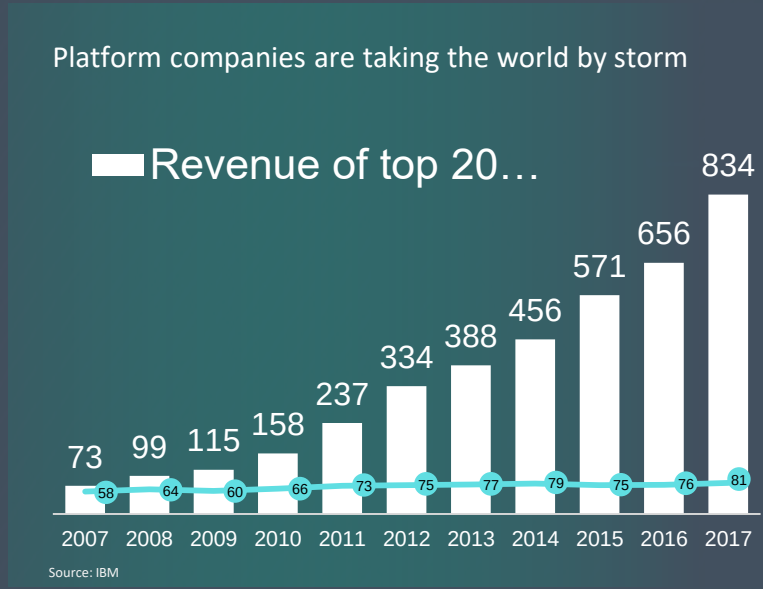
Business strategy: dilemma №1

Companies make 3 types of platform decisions:

1. To be a platform
Create shared technological components, that unify companies-participants of ecosystem

2. To use a platform
Connect to existing platform and focus on value, distributed in the chain of participants

3. To re-platform
Migrate applications and infrastructure from legacy to new solutions



There is always a line
for the best product

Next step for Sberbank

Bank

- Traditional financial services
- Traditional channels

Technological company

- Company of choice for clients and employees
- AI in all processes
- Data-driven decision making
- Ecosystem of financial and non-financial services

Scale of our technological transformation

We transformed into a product-centered engineering team

and implement

40

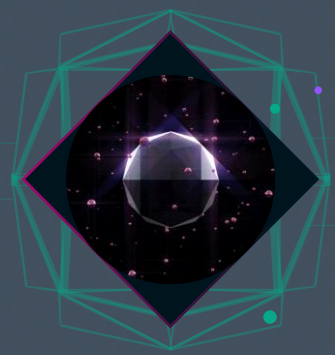
large-scale technological programs in order to shift to a new business model, including…

Cloud platform

SberCloud

Analytics and AI platform

SberData



Application development process

SberWorks

Technological platform

SberPlatform

Cloud Platform

We create world-class cloud platform, the largest in Russia

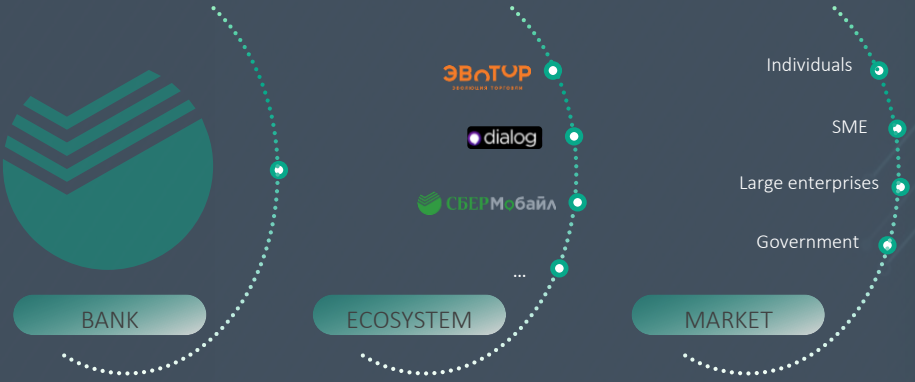
Guarantee

- ✓ Business agility
- ✓ Deployment speed
- ✓ Reliability
- ✓ Cost reduction

Our partners – leading technological companies

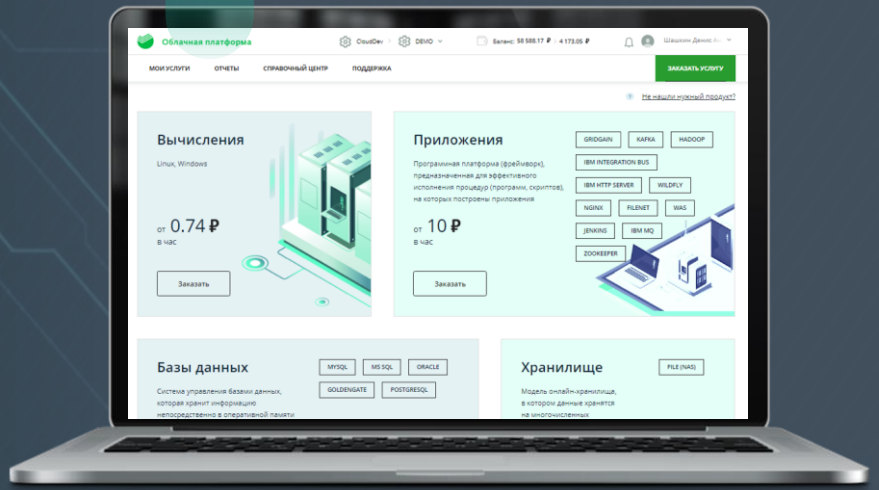
Cloud-centric strategy: cloud for us – key enabler of technological transformation

We offer to the market the same cloud solutions that we use in the bank



Cloud Platform for Bank

We have a private cloud and provide infrastructure dynamically through the portal



1. Significant reduction in time to provide infrastructure
2. Increase of server infrastructure utilization
3. Self-service provisioning of infrastructure
4. Usage-based pricing – transparency and pay-per-minute billing

>80%
of infrastructure provisioned automatically

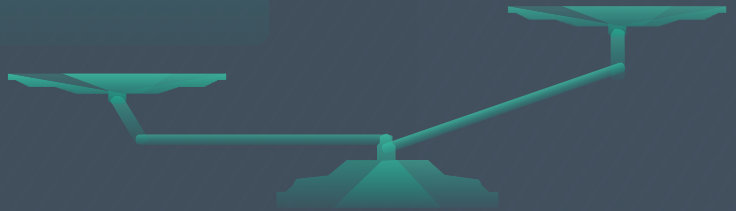
5 min
delivery time of infrastructure products

1 min
billing

The balance between speed of provisioning and cost optimization

Optimal use of infrastructure applying application architecture and coding practices

The speed of provisioning



From Cloud-Ready to Cloud-Native Applications

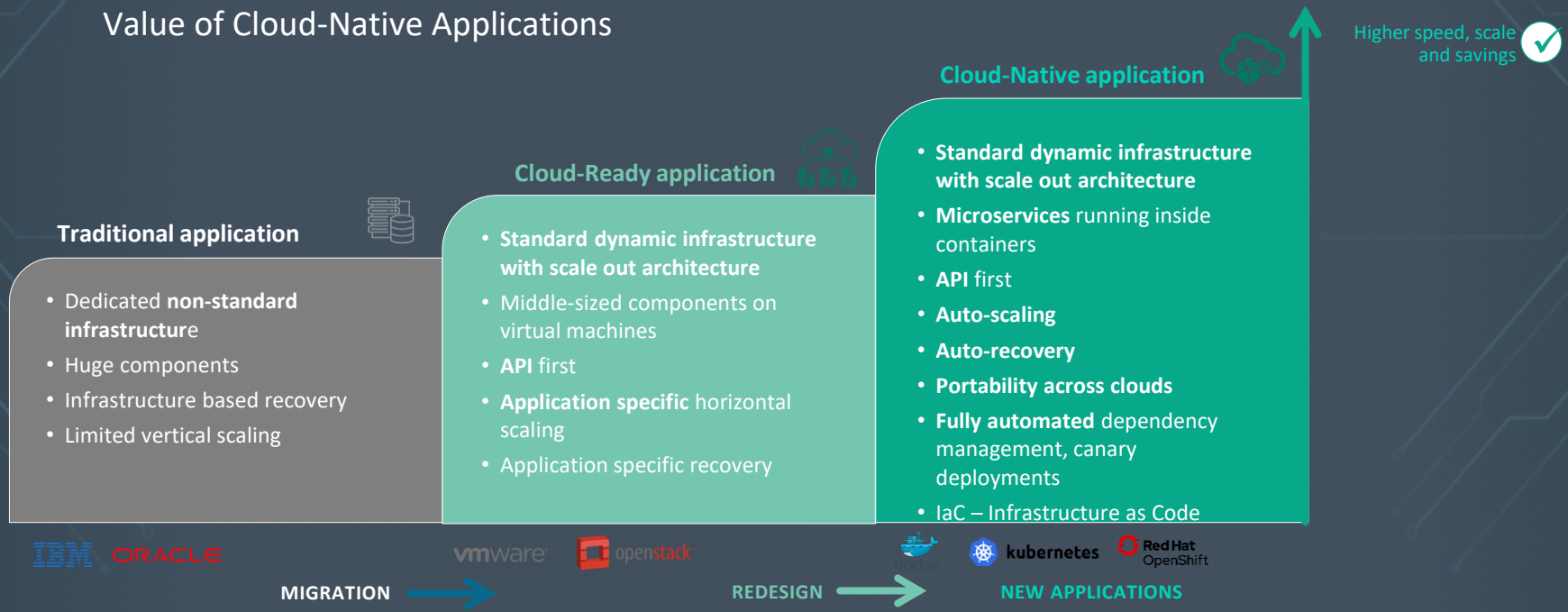
Cloud-Ready

application, adapted to migrate in cloud environment with limitations to app-specific configurations

Cloud-Native

application that is based on microservices and built by design to take full advantages of cloud architecture

Value of Cloud-Native Applications



Analytics and AI Platform

We have **technologically advanced analytics platform** that allows

- process big volumes of data
- any non-technical employee to use tools for analysis and reporting

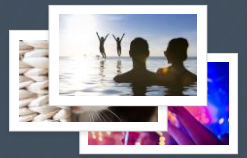
Platform enables us to be pioneers in AI and implement 2000+ models

Sberbank data volume

≈

4650
Library of Congress (printing materials)

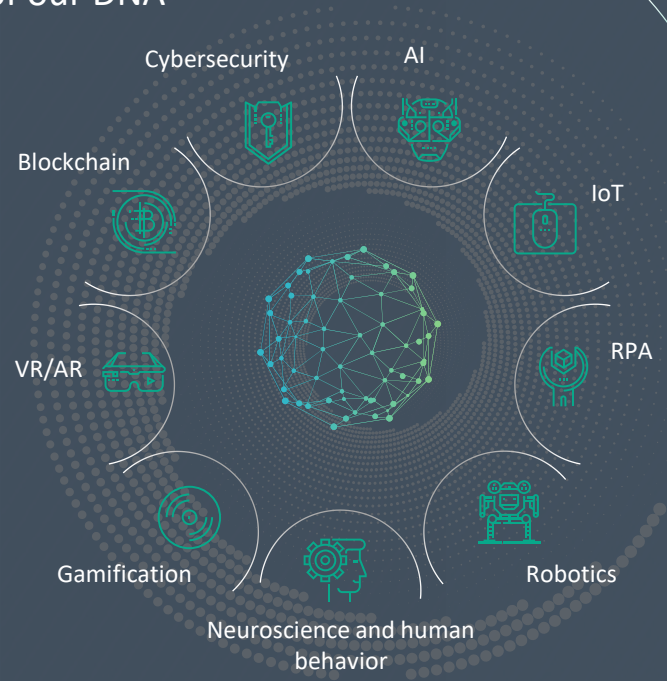
or



620 bln
photos in Facebook

Innovation is a part of our DNA

One of the instruments is innovation laboratories, where we create breakthrough research initiatives to integrate in business



Examples of completed projects

- Identification of different stroke types by neural network
- Cash delivery by drone
- Cashless payment in public transport
- Automatization of cash management in encashment center by robot
- Tracking of shipments and payments in blockchain platform

Want to be as Google

Create as Alibaba.com

Be more effective than amazon

#LIKE_IN_SBER