



David Rafalovsky

- Technological transformation

Sberbank today

Active users of digital services



Retail clients

58
millions*



Corporate clients

1.9
millions

Our IT landscape



Employees

38 thousand IT employees
in **15+** locations



Automated systems

350 centralized systems

4-6 thousand operations/sec



Infrastructure

145 thousand servers

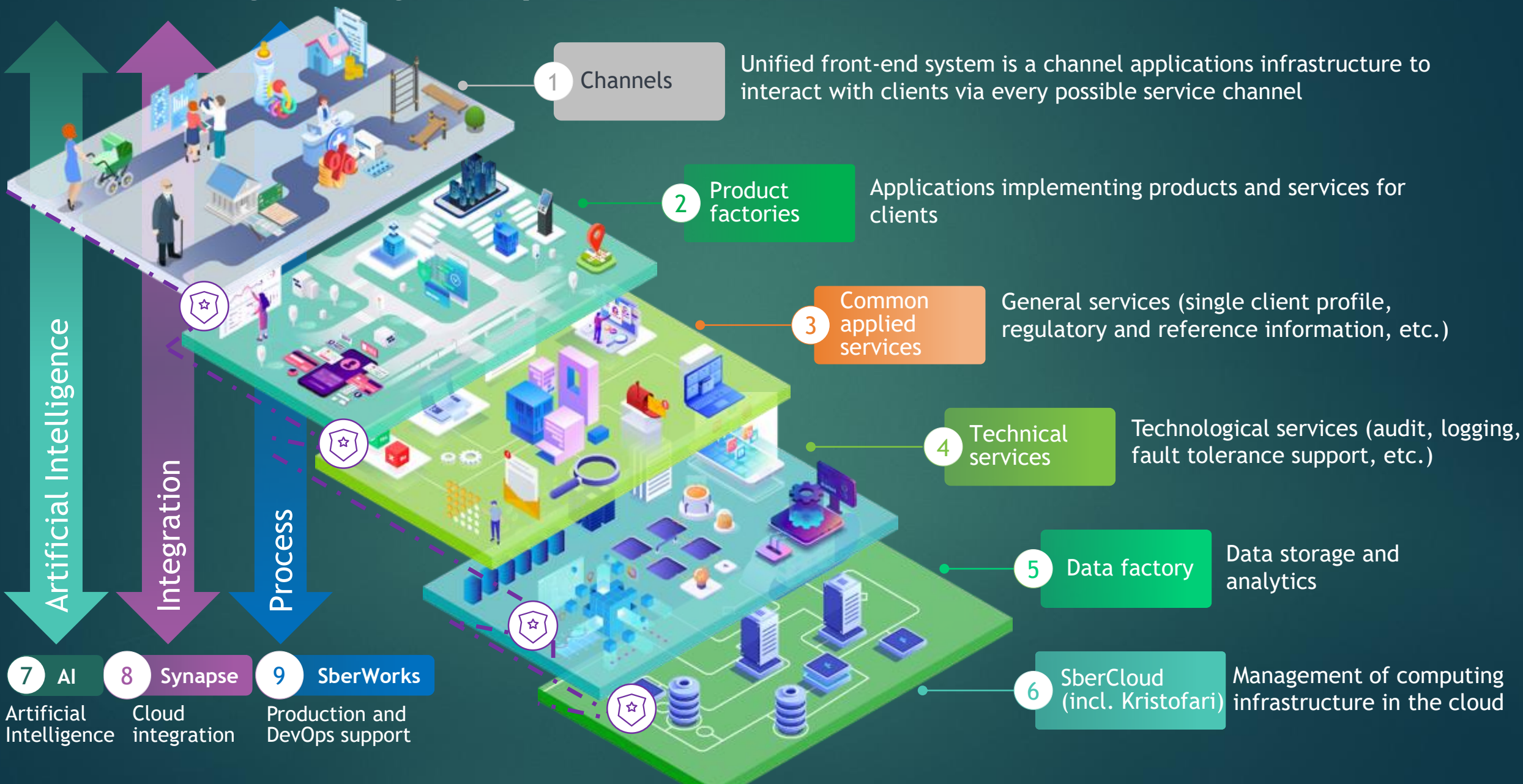
>120 petabytes of data

Our architecture did not allow us to provide a modern customer service

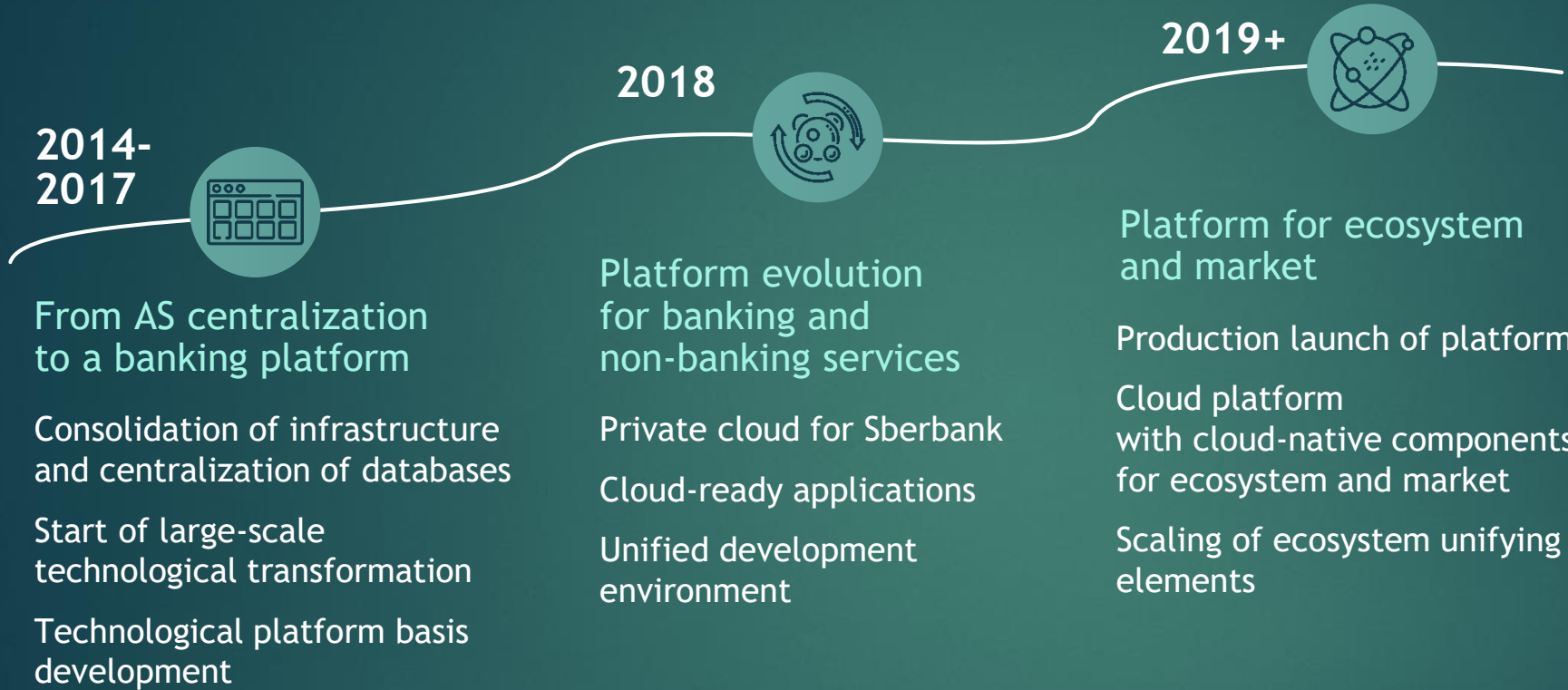


- Launching a new product - slow and expensive
- Reliability and productivity left much to be desired
- Low IT-infrastructure utilization rate
- Bad quality and nonsystematic data

Creating a digital platform



Evolution of platform building approach



Priority 2022

80%
of clients
transaction
volume have
migrated to the
platform

Production launch of platform



Unified Front-End System

- UFS platform was scaled to **100%** retail clients in remote channels
- a pilot in the network of branches is in the process



Product factories

- The first **8** product factories were scaled throughout the country (single client profile, deposits of corporate, acquiring settlements, conversion, etc.)

Speed

Products are created faster due to unified development rules and a large number of ready components

Thousands of teams lead parallel development

Dramatical reduction of A/B testing time



↓ 50%

less code in
product
development



↓ x7

reduction of
time to market

Radical change in infrastructure usage and provision



Increase of server infrastructure utilization

Self-service provisioning of infrastructure

Usage-based pricing - transparency and pay-per-hour billing

>80%

of new capacity is provided in cloud

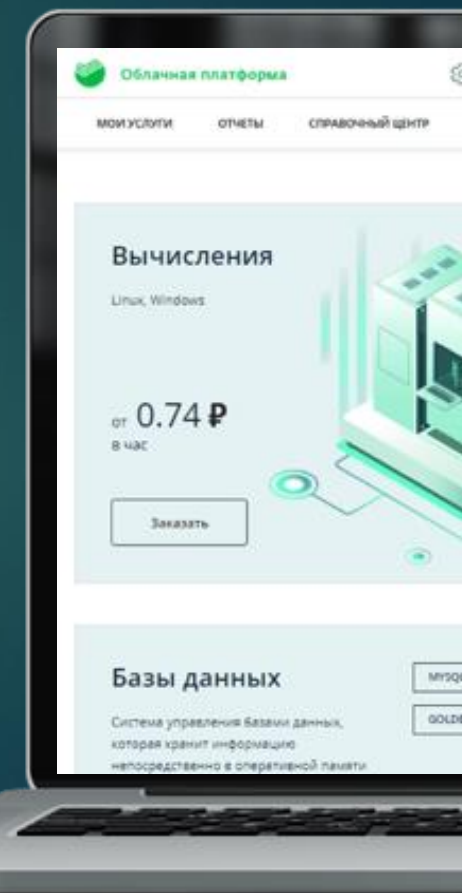
x4

infrastructure utilization

from 3 months

5 min

delivery time of infrastructure products



Synapse - a new generation of integration platform

Our own development

New integration architecture

Real-time event processing

Unlimited throughput



«Best of both worlds» principle

We know how to work effectively both with Open Source solutions and the best commercial products at all levels of the architecture

Commercial solutions



ORACLE®



GridGain 



Open Source solutions



PostgreSQL



docker

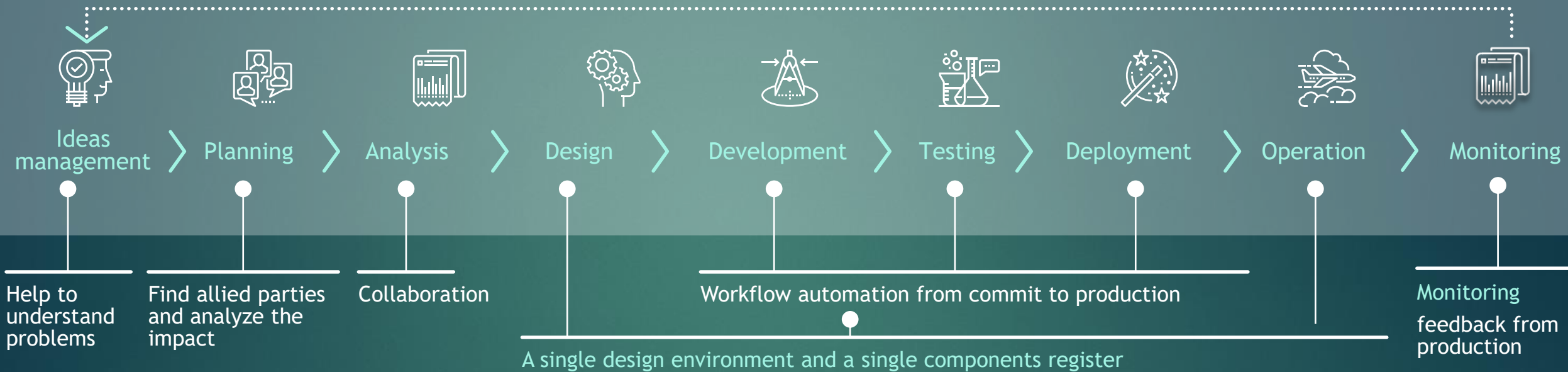


kubernetes



SberWorks - integrated development environment

Services and tools for efficient work of each role in a team at every stage of the process



84%

developer
satisfaction

100%

components
available for re-use

Data factory: data and artificial intelligence

Non-systematic and non-standardized data

Bad data quality, not AI-ready

The vast majority of time - to collect data



Data centralization in near real-time

Standardized, good quality and AI-ready data

Integration with AI platform and Kristofari

Self-service of any required data via subscription

The highest level of reliability and cybersecurity



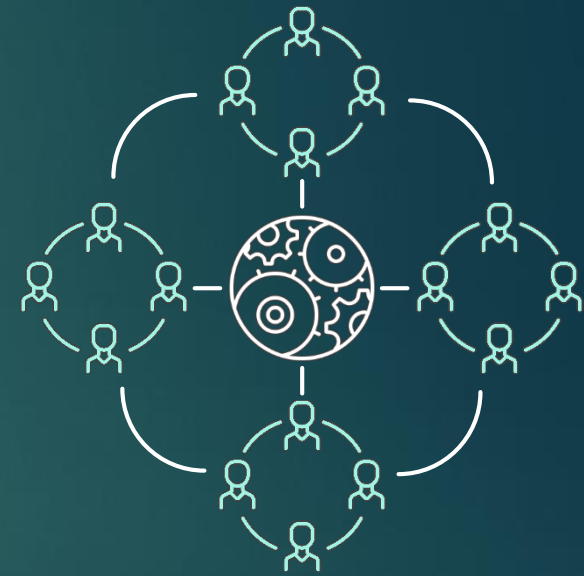
Basic strategy: Cloud-Native

Increase in the number of teams that can potentially make architecture-related decisions



- + AUTOrecovery
- + AUTOscalability
- + AUTOmated dependency management
- + AUTOmatic monitoring

Unified approach



99.99

availability



0 min

downtime visible to the client

AI Cloud and Kristofari

A group of products for Data Scientists and Data Engineers, which provide a **complete ML-model work cycle**

Speech and text recognition



Computer vision



Natural language processing (NLP), chat bot



AutoML (Automatic Machine Learning)



Кристофари



Top **29**
in the world

AI is possible,
but **difficult**
and takes a
lot of time



AI is
integrated

into the platform
at all levels

Radical reduction of model training time

2

weeks

own
infrastructure

RUB 200 000 +

1

day

popular cloud
services provider

RUB 50 000

2

hours



AI Cloud

RUB 46 000

 Kristofari

Sberbank digital platform is a fundamental component of our strategy

All business development plans are based on it

We offer the same cloud-based solutions for the market that we use in the Bank



Want to be as **Google**

Create as  **Alibaba.com**TM

Be more efficient than **amazon**

#LIKE_SBER

