

IT achievements in retail business in 2018

- VTB was the winner in the **Breakthrough of the Year** category at the Retail Finance Awards for achievements in the finance business in Russia
- 14 days → online: **automating the issuance of non-standardised documents**
- Business Wikipedia: knowledge management system for the front line of the Retail Business global business line, **winner of Project of the Year 2018** (Global CIO competition)

IT achievements in corporate business in 2018

- ▼ reduction from 60 **to 25 minutes** in the time needed to submit a loan application in former VTB24 systems
- ▼ **12 times** the time needed to update records for all of the Bank's corporate customers
- ▲ from 13 to **23 thousand** increase in the number of payroll clients

My Investments application was the **winner of a Retail Finance Award**

Key Technological Projects Implemented by VTB Group in 2018

The work of the Supervisory Council was digitised. This has enabled the Bank to optimise the processes involved in preparing and holding meetings of the Supervisory Council by creating a unified communication space in accordance with all security requirements.

The IT infrastructure from the former Bank of Moscow's automated banking system (ABS) was migrated into VTB's private cloud platform. The migration has resulted in a reduction of RUB 10 million in operating costs per month due to no longer having to provide technical support for obsolete equipment. In addition, the time needed to carry out the most important background processes was reduced by three times, as was the operational window for backing up data. Annual savings will amount to RUB 120 million.

Next-generation remote banking service platform. Advanced containerisation and traffic management technologies were used for its design, thus increasing the availability and fault tolerance of systems. The distributed capacity of the Bank's private cloud is used as the basic technological infrastructure.

VDI (virtual desktop infrastructure) technology was implemented, and 14 thousand employees were transferred to virtual work stations. This is part of a large-scale programme to centralise and improve the quality of IT services and provide a common IT platform as part of the integration of former VTB BM and VTB24 structures with VTB.

Corporate Business Portal unified information platform. This project introduces tools for cross-functional interaction among employees and a work platform for the Bank's corporate business call centre, and it also involves the use of intelligent information processing algorithms.

Advanced data analysis toolkit. This will help specialists from the Big Data and Modelling Centre, the Retail Credit Risk Department and the Retail CRM and Sales Department. The service will improve the accuracy of forecasts and analytics through the use of a new class of models based on neural networks.

VTB Foresight Projects

Work on the Bank's digital transformation is being carried out in the form of foresight projects. Each project is aimed at the creation and development of digital products based on the most advanced technologies available: big data, blockchain, artificial intelligence, biometrics, and the Internet of things. Five foresight projects were launched in 2017, and the Digital Transformation team from the Information Technology Department developed 17 new products in 2018, while also continuing to develop earlier products.