

Group Strategy

2014
2018

- With our customers for life
- Team and corporate culture
- Technological breakthroughs
- Financial performance
- Mature organization



Completed one
year in advance

20
20



Launched
in 2017

01.

- **Customer experience in the financial sphere:** expansion and refinement of the product and service line, building individual relationships with each customer, ensuring easy access to services in all channels, optimizing work in physical channels and creating and launching innovative interfaces in digital channels
- **Construction of an ecosystem of non-financial businesses:** offering of additional services in various areas of customers' lives that are synergistic with financial products.

02.

- **Reliability and efficiency:** ensuring the reliable, stable operation of both existing and new IT systems.
- **New platform:** completion of the migration of customers, products and data to the new platform, which will be based on an innovative cloud infrastructure, with the implementation of DevOps practices and tools.
- **Security:** ensuring the protection of custom data and investment in monitoring tools and the protection of all digital channels, training of employees, customers and partners.
- **Data-driven company:** creation of systems to manage the growing amount of customer data, development of in-house competencies in data processing.
- **Innovation:** creating laboratories for key business technologies, conducting applied research, and integrating new technologies in our products and services.

01. Best customer experience and ecosystem

02. Technological leadership

03. People: nurturing new skills in effective teams

Financial objectives

03.

- **New competencies:** promotion of a new model of competencies, training in new, sought-after skills.
- **Teams instead of hierarchies:** increasing requirements on managers and employees as regards the ability to work in a team, the introduction of new forms of teamwork, creation of an atmosphere of psychological safety.
- **Corporate culture:** development of leadership competencies among managers, incentives for self-development and self-improvement among employees, creation of a clear and personalized path for employee hiring and development, promotion among employees of a culture of continuous development and introduction of new products and services.
- **Transformation of the HR function:** automation and digitization of HR processes, migration to a Success Factors cloud platform, keeping the growth in personnel costs and turnover of key personnel at an acceptable level, new role of HR as a partner focusing on long-term planning to ensure human resources with the necessary skills and raising the effectiveness of teamwork.