02. Technological Leadership

In order to achieve our plans to improve client offerings, we have to carry out a technological transformation of our business.

Reliability and efficiency
- Ensuring the stable and reliable functioning of all information systems, while supporting ever-growing load on our systems
- Revision and maintenance of continuity of IT systems until we migrate to our new platform
- Development and expansion of the technological infrastructure; development of data processing centers

New platform
- Completion of the migration of clients, products and data to the new platform, which will be based on an innovative cloud infrastructure using in-memory computing that provides high levels of reliability and accessibility
- Adoption of DevOps practices and tools to increase the speed of the creation and updating services and applications through effective cooperation among engineers

Security
- Ensuring protection of customer data and investing in continuous monitoring and protection of all our digital channels, creation of a center that will continuously monitor all of our operations, training of our employees, clients and partners in modern means of preventing cyberattacks

Data-driven company
- Creation of a system to manage the steadily growing amount of client data, including storage, processing, maintaining accessibility, completeness and relevance in real time
- Investment in artificial intelligence algorithms and cognitive computing
- Development of in-house competencies on data processing

Innovation
- Development of an innovative infrastructure by creating laboratories for technologies that are key to our business
- Applied research and introduction of new technologies to our products and services, as well as continuous monitoring of new products, creation of incubators and accelerators for testing new ideas
### Strategy implementation risks

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| Lagging behind target deadlines for implementing key technological programs | • Parallel development and support for existing IT systems  
• Introduction of a single control and software management authority and migration to the new platform  
• Support for infrastructure for developments based on current technologies and backing up all data  
• Analysis and end-to-end updating of business processes |
| Failure to adopt new technologies created by our innovative laboratories | • Regular synchronization of activities with business tasks – focus on applied research  
• Continuing to monitor trends in collaboration with our partners – technology companies, universities and research institutions |