

Biotech and Healthcare Digital Innovations

Sberbank

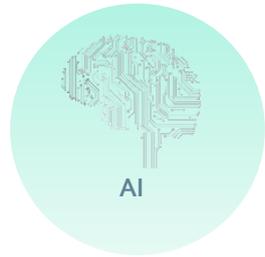
Helen Teplitskaia

24 January, 2019

Davos



SBERBANK ACTIVELY IMPLEMENTS NEW TECHNOLOGIES



AI



VR/AR



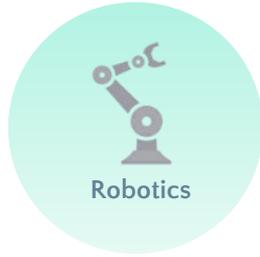
Cybersecurity



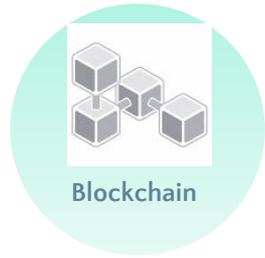
IoT



New technological solutions



Robotics



Blockchain



RPA



~100
work initiatives
+
laboratories



Gamification



Establishment of a cashless city



Drone delivery successfully tested



Launch of a chatbot as a replacement for back-office staff



Communication with a client aligned with his sociotype



Development of a messenger prototype



Ability to identify fraudsters with the use of image analysis

SBERBANK IN DIGITAL HEALTHCARE INDUSTRY



docdoc

5P medicine operator - Personalized, Preventive, Prognostic, Participatory, Pragmatic

15 cities in Russia

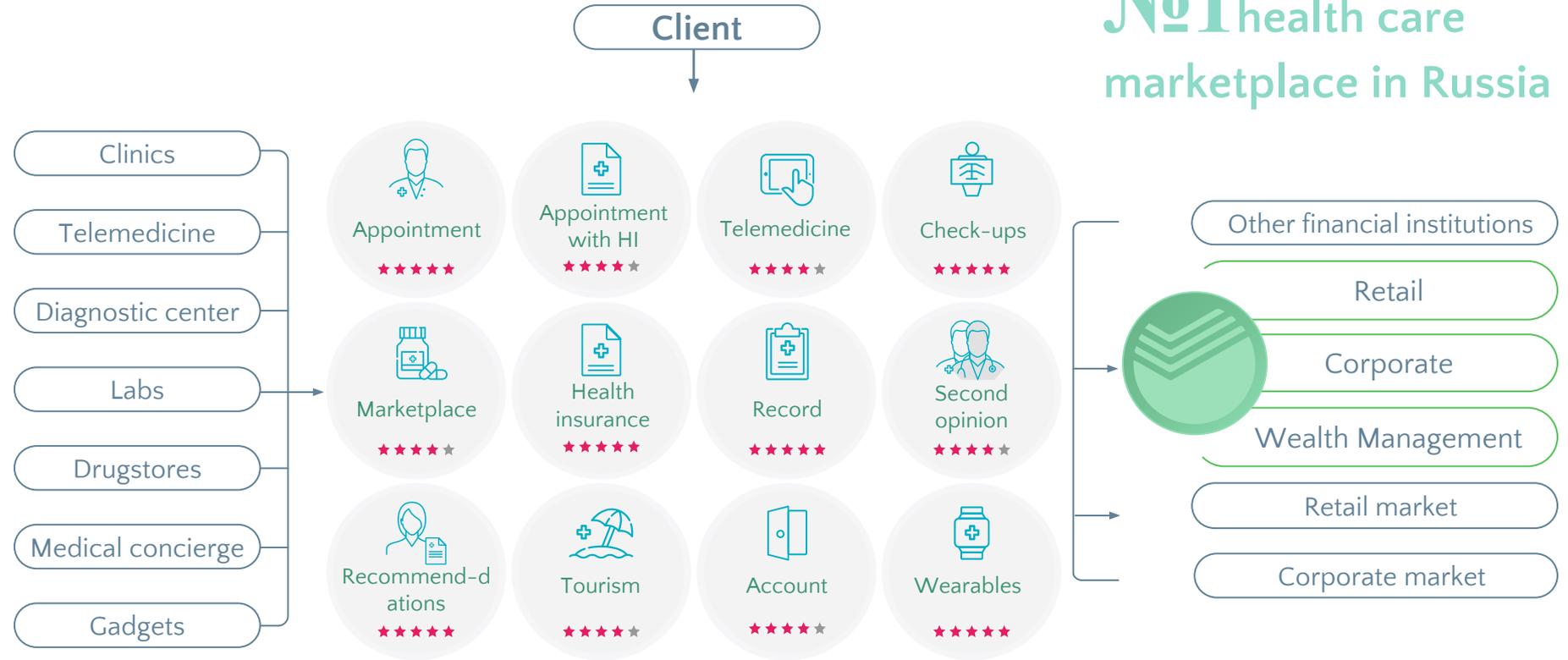
2800+ clinics

40000+ doctors

Share of commercial market

70% in Moscow

40% in Saint-Petersburg



№1 health care marketplace in Russia

Potential international partnerships (to Russian patients/MOs)



Original equipment manufacturers

(OEMs) – vendors of medical devices and wearables

- Connection of wearables to our remote monitoring platform / selling to our customers
- Connection of equipment to our Smart clinic IoT platform / selling to Russian medical organizations (MOs)
- Data about the needs of equipment in Russian MOs
- Ability to sell equipment to Russian MOs through our B2B marketplace

Pharmaceutical companies

- Orphan patient search through our gathered data
- (Virtual/retrospective) clinical trials – ability to access patients and their PHRs
- Drug discovery through our AI/big data services
- Ability to sell products to Russian MOs through our B2B marketplace
- Advertising direct to consumer (D2C) and to doctors

Omics services providers

- Ability to connect to our marketplace, use our DNA passports to provide additional services to our customers

AI services providers

- Ability to use our platform (data) to develop new AI-services (especially for the Russian population)

Potential international partnerships with foreign patients/MOs



Patients

- Telemedicine (online consultations in English)
- Second opinion
- Third (AI) opinion
- Medical tourism
- Omics services

MOs

- Special (unique) MIS functional modules
- AI-solutions (Clinical decision support systems)

D2C services – direct to consumer

- Embedding our products in your services
- Mobile applications
- Healthcare plans
- Personal recommendations

TECH LEADER WITH A WIDE RANGE OF PARTNERSHIPS



A central circular logo for Sberbank, featuring a green stylized 'S' icon above the word 'SBERBANK' in green capital letters. Surrounding this central logo is a dense collection of other major global brands and companies, including:

- vmware, BAIN & COMPANY, TERADATA, Pega, Verifone
- sas, SMARTVISTA, LEXMARK, DELL EMC, Honeywell
- Moven, Google, amazon, Forbes, AVAYA, Deloitte
- CISCO, CITRIX, NASDAQ, Apple, Microsoft, NCR, accenture, GridGain
- IBM, citi, VERITAS, Twitter, UNIFY, Symantec, hp, Gartner
- OLIVER WYMAN, S&P Global
- ORACLE, BOEING, xerox, THALES
- Moody's, LendingHome, WAY4™, facebook
- BCG, BNY MELLON, JPMORGAN CHASE & Co., NetApp, DOW JONES, FitchRatings, Bloomberg
- Ford, EY, CALYPSO, McKinsey & Company, redhat, experian, Bloomberg
- VISA, KORN FERRY