

Sberbank's Data Center Is the Biggest In Europe

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During an opening ceremony Saturday, Sberbank flaunted the 16,500-square-meter data center Yuzhny Port — the largest of its kind in Europe, demonstrating its latest capabilities through centralizing programs.

The data center, developed by Irish and Russian contractors in 15 months, cost about \$1.2 billion, a sum the bank expects to pay off within 2 1/2 years. The data center will centralize and store all of the information from Sberbank's regional banks, diminishing the time required to implement banking services.

Sberbank plans to develop a second data center in Skolkovo, spanning 7,000 square meters with rentable storage space. The design plans received tier-3 certification on Nov. 2 from the Uptime Institute.

The Yuzhny Port facility also centralizes loan processing for private individuals and small

businesses to decrease the time required to receive loans. Risk department vice president Vadim Kulik said the facility is one in a system of 28 centers integrated to process loans from 800 different locations around the country.

"Previously," Gref said in an interview with Vedomosti, "there was a very large problem at the bank involving frauds. ... A person could step into 13 different branches in Moscow and receive credit 13 times. Each time they would be a new client. ... We were not using credit history records — neither our own, nor other banks' records. Now ... frauds by individual persons have decreased 2 1/2 to 9 times."

Kulik said the previous system required 14 days to approve a paper application, but the new online integrated system approves loans in an average of 17 hours. Roughly 8 million individuals have participated in the program in the past three years, accounting for \$100 million of loans each day.

In the past three years, Sberbank has made great strides to modernize and centralize all of its IT systems. "When our team arrived," Gref told Vedomosti on Friday, "[expenditures for IT] were 1.5 to 2 percent of turnover, and now that number is around 8 percent."

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