



# Sharing Digitization Strategies Among Credit Unions and Cooperative Banks

Mirosław Skiba – President of the Management Board of SGB-Bank S.A.  
Błażej Mika – Vice-President of the Management Board of SGB-Bank S.A.



# WE OPEN THE FUTURE

New business strategy of SGB Group is based on 6 pillars

1

**Customer's Satisfaction**

2

**Group's Prosperity**

3

**Digital Strenght**

4

**Efectiveness**

5

**Employees**

6

**Locality**



**Banki Spółdzielcze**



1

**Digitalisation –  
a threat or an oportunity?**

2

**Mulitchannel Platform –  
Open Banking for  
Cooperative Banks**

3

**SGB Platform –  
new level of service**

**Innovative area of IT technology in the context of Cooperative Banks -  
challenges and directions of introduced changes**

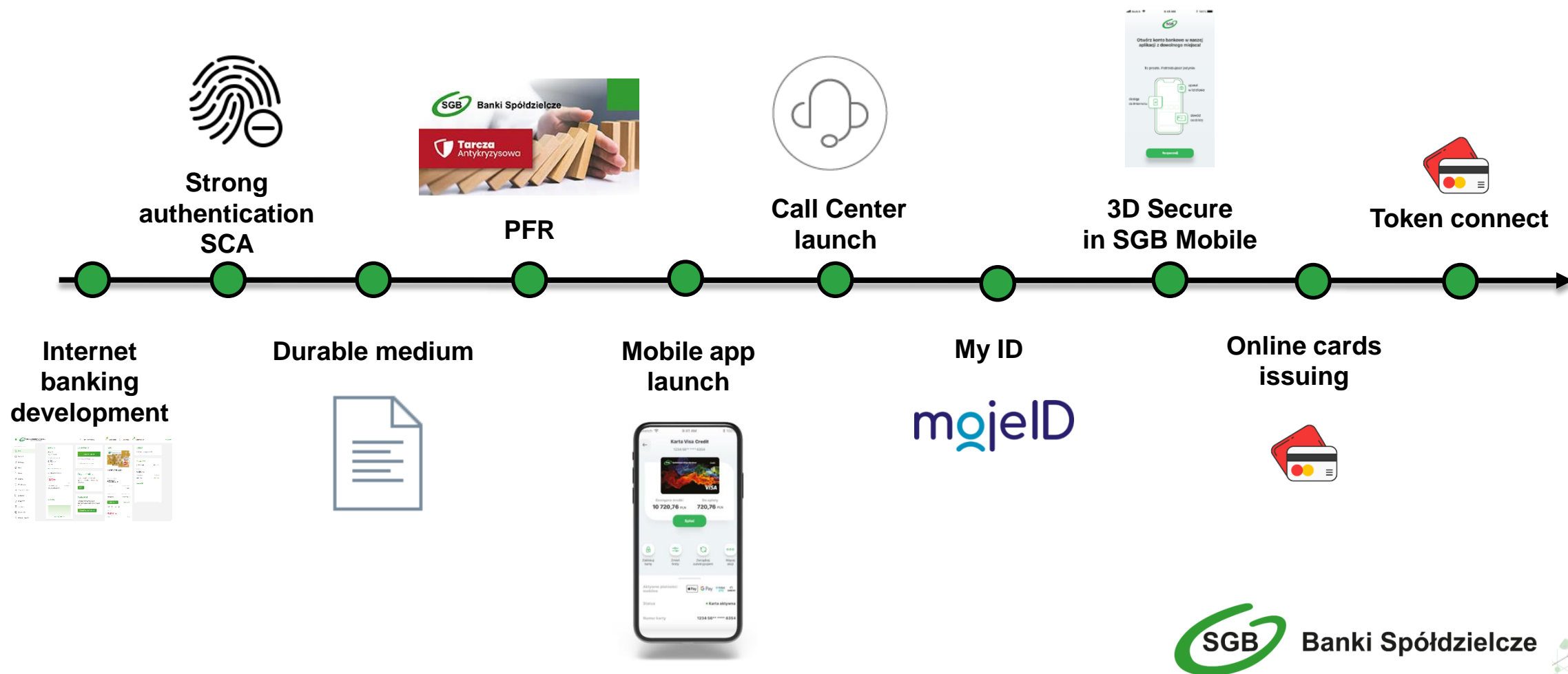
# Digitalization as an opportunity

---

- 1. Possibility to choose**
- 2. Opening for new opportunities**
- 3. Taking advantage of existing solutions delivered by different suppliers**
- 4. Collaboration with partners**
- 5. New Clients acquisition**
- 6. Delivering new / innovative solutions according to customers expectations**
- 7. Win-win for each of the parties (Client – bank – supplier)**



# Initiatives and actions implemented in 2020



# Multichannel Platform – BS API

1.5 MLN CUSTOMERS

189 COOPERATIVE BANKS +  
SGB-BANK S.A.

3 ACCOUNTING SYSTEMS

SGB MOBILE



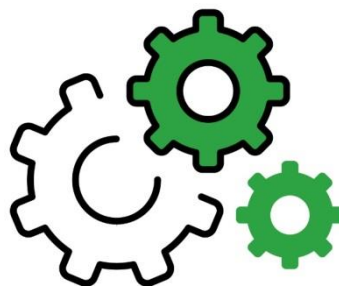
MOBILE PAYMENTS



6 INTERNET BANKING  
SYSTEMS



BS API



PARTNERS



ITCARD  
advanced payment technologies

KIR.



Ministerstwo  
Cyfryzacji

CRM SYSTEM



PFR



2 PAYMENTS ORGANISATIONS



# SGB Platform – new level of service



Banki Spółdzielcze



WE OPEN

**THE FUTURE**

- **CLIENT'S SATISFACTION**
- **GROUP'S PROSPERITY**
- **DIGITAL STRENGTH**
- **EFFECTIVENESS**
- **EMPLOYEES**
- **LOCALITY**