

What is the future for Hybrid and Multi-Cloud Computing in Banking?

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Cloud @ Scale

Wherever you are...

Public Cloud adoption reflects **a macro trend common to all financial** institutions and is viewed as a key enabler for next generation technologies, free movement of data and integration in the ecosystem.

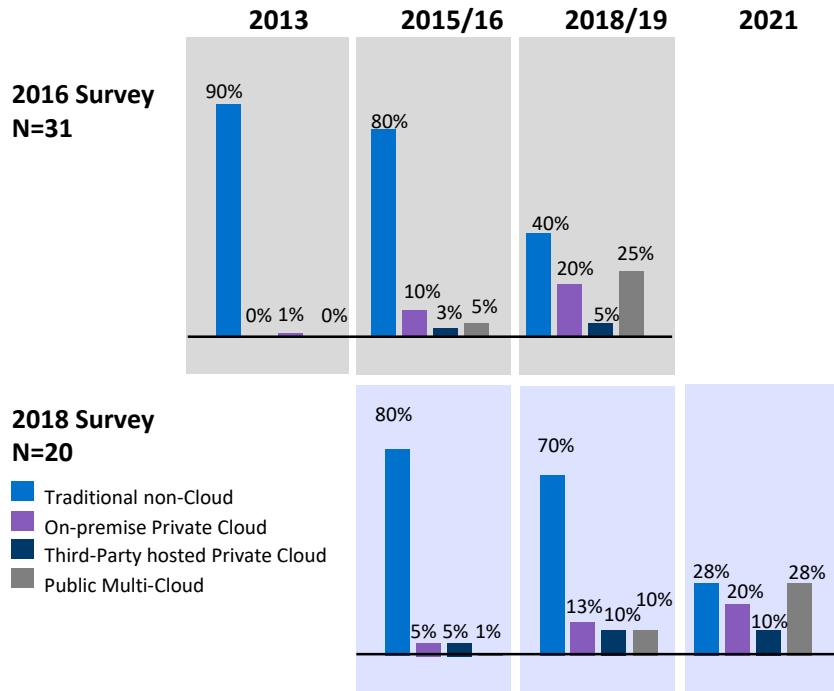
Cloud offers banks many advantages such as:

- Enabling emerging ecosystems for Financial Services
- Increased agility by enabling more rapid adjustment of IT services to support business operations
- Conversion of fixed-asset product-based overheads to variable service-based assets
- "Immersion" of banking services into client systems becomes more feasible, clients can get the business services they need on demand triggered by the ability to simultaneously use common services

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Great opportunities do exist, but still large impediments to overcome

Distribution of Infrastructure Workloads

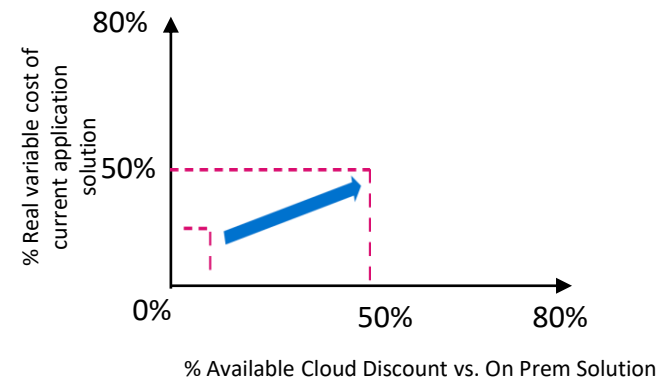


Source Gartner

Some of the Challenges

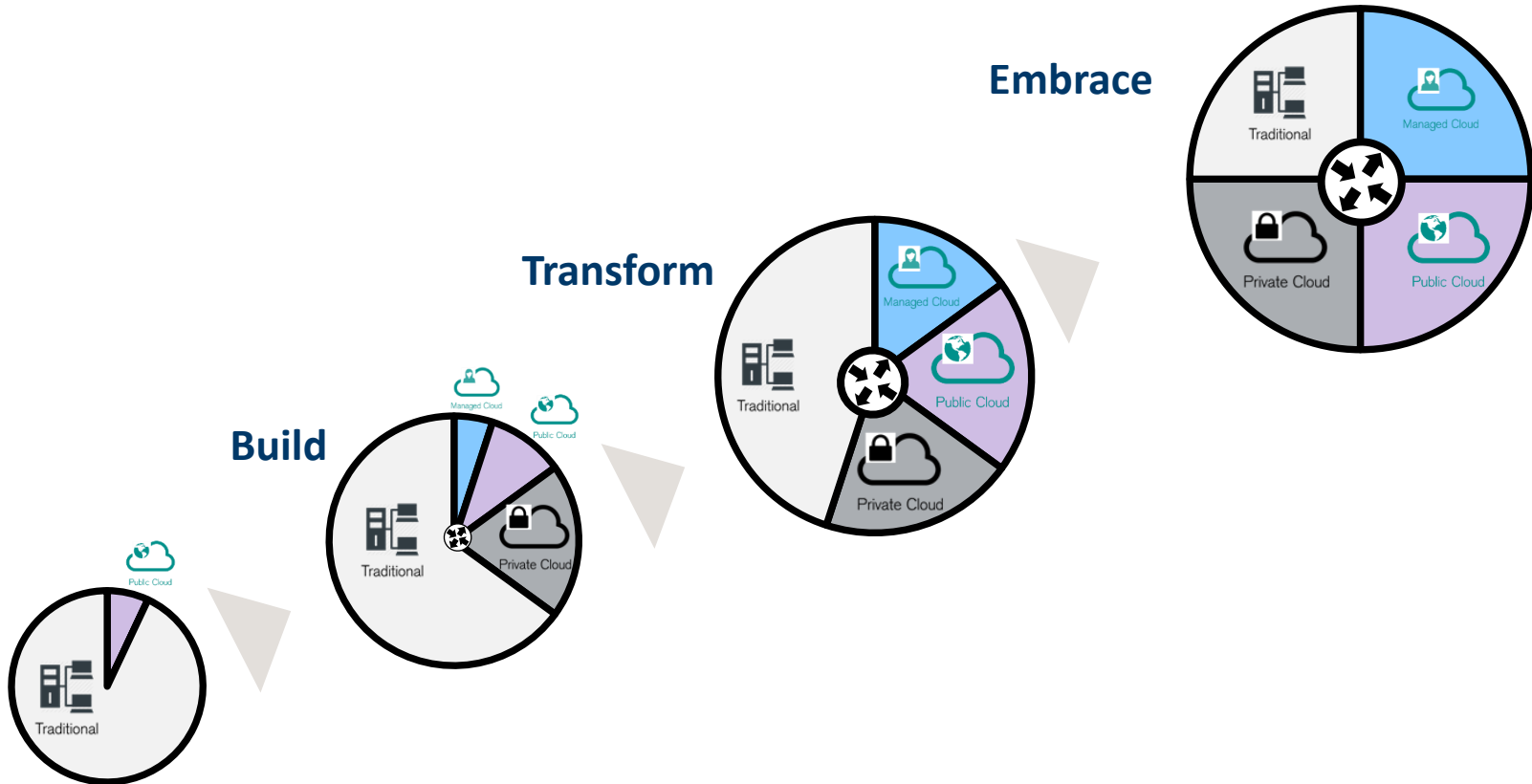
- Investment - Costs are high and may be prohibitive at certain points in the business cycle.
- Migration effort of existing estate and re-architecture (e.g. 12 factor)
- Enterprise Management and Integration of complex multi-cloud ecosystem
- Legal & Regulatory - Data location & movement, regulatory reporting, outsourcing.
- Operational risks- Data and system security, potential banking concentration risks.
- Hybrid Cloud skills are difficult to find on the market
- Data portability and cloud switching often an issue

Architectural Challenge



A typical Cloud Journey

Most of us will land in a multi-cloud environment which is typically a multi-year journey



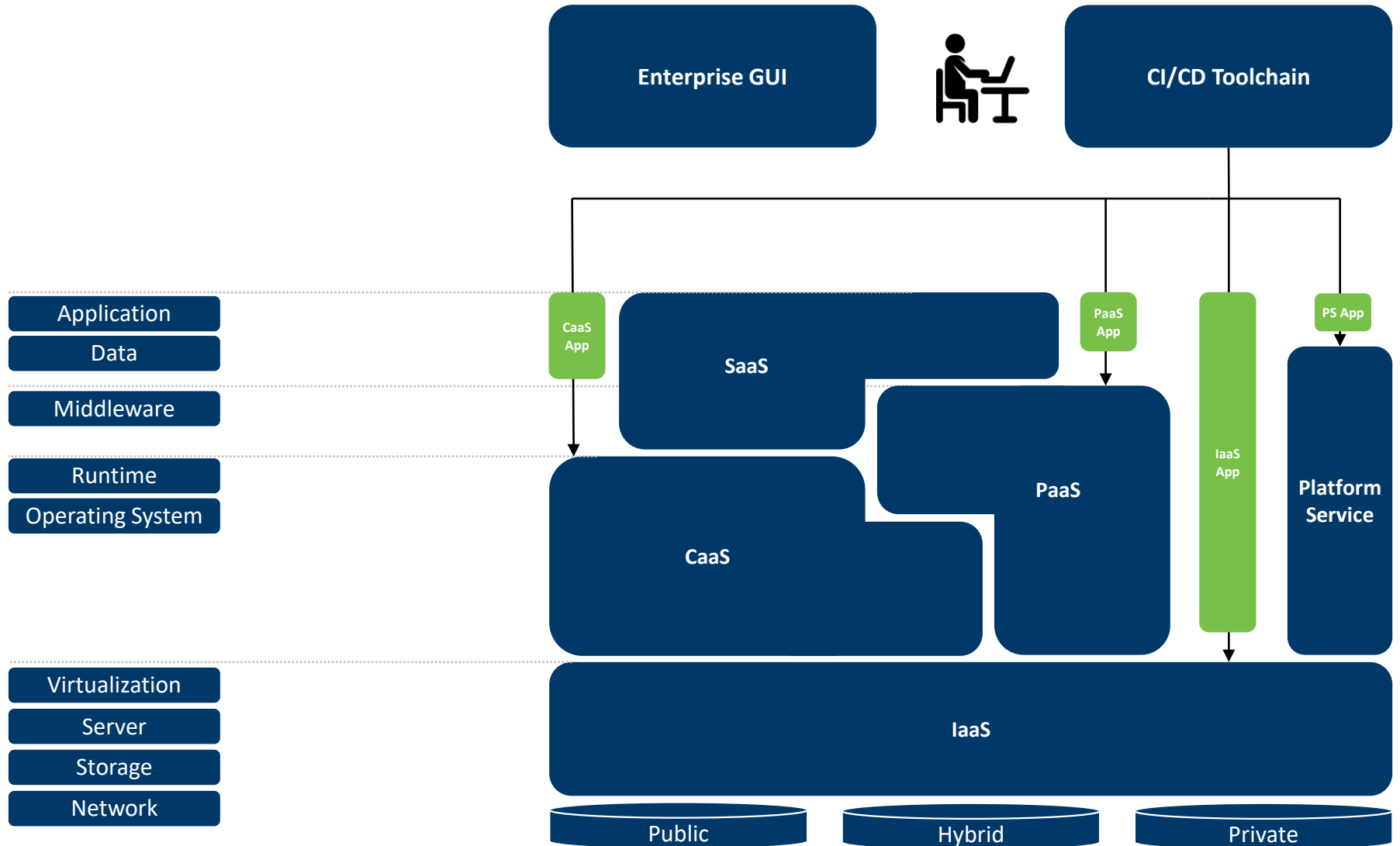
- Fast and highly efficient infrastructure provisioning
- Complexity Reduction & Automation
- Baseline infrastructure to support Cloud DevOps Software Services

- Scale adoption of Cloud Software Services
- Reduction of requirements for bespoke middleware engineering
- Software Lifecycle Simplification
- Rapid DevOps automation and adoption
- Stepping stone to Public Cloud

- On-Prem Infrastructure elimination
- Efficient development operating models
- Rapid Access to latest IT innovations
- Economies of Scale efficiencies

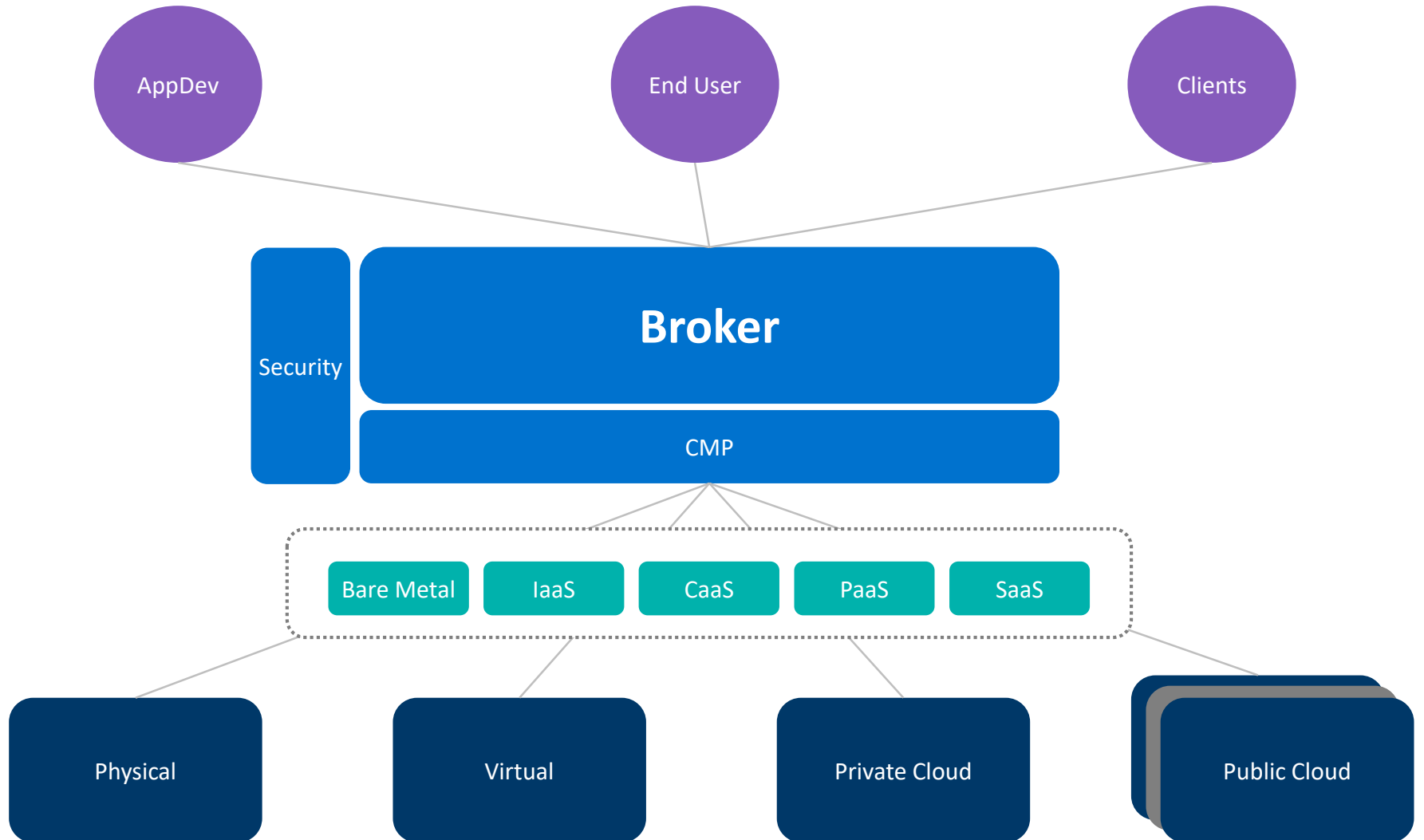
Hybrid / Multi Cloud

Cloud is not a stand-alone concept but an integrated capability



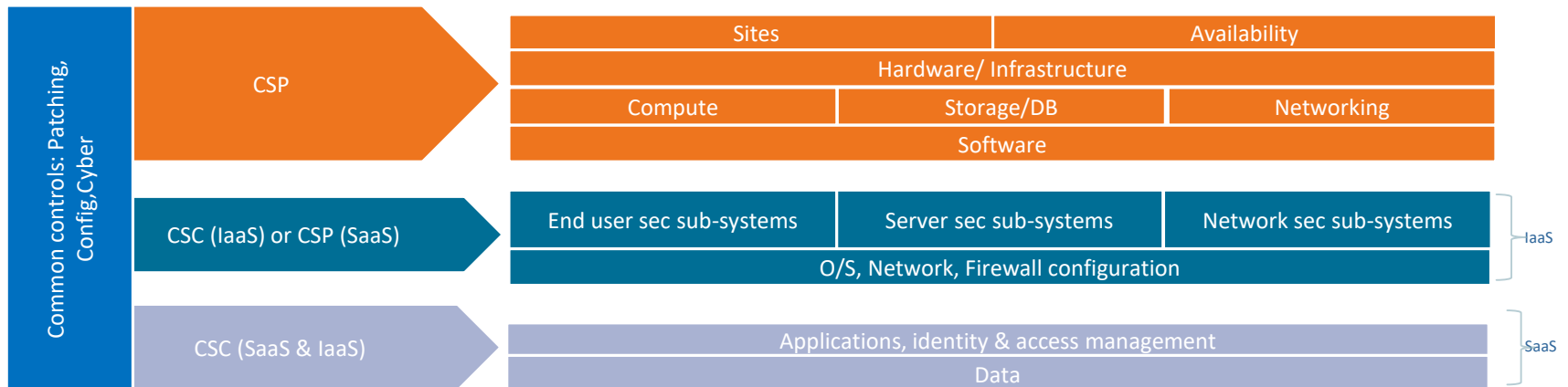
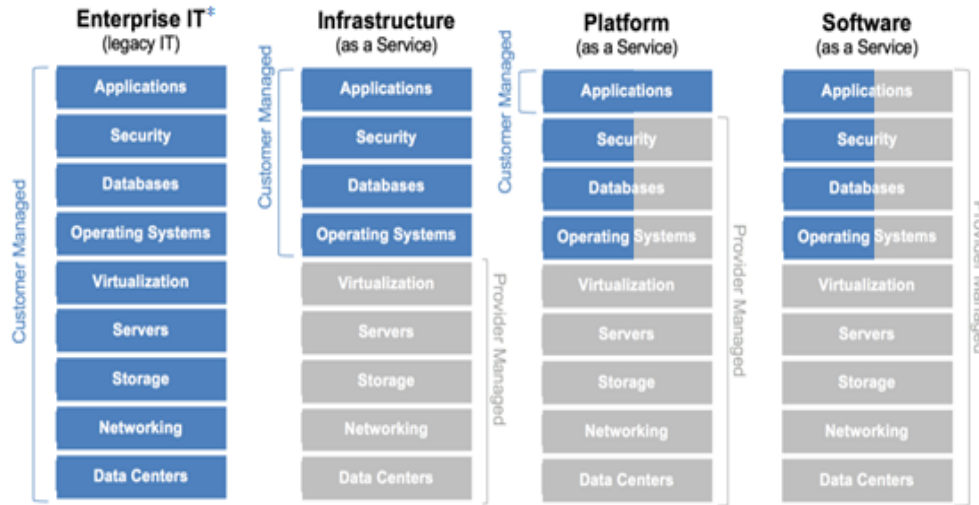
IT as a Broker

Cloud is brokered by the Bank's IT department using a CMP



Cloud Continuum

With shared responsibilities between CSP and CSC



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So, to achieve this vision, we need to collaborate

