

## Summary of strategic projects progress to date

9 October 2002

<b>Projects</b>	<b>Progress to date</b>
<b>1. CRM</b>	
CRM Retail business (CRM RT)	<ul style="list-style-type: none"> <li>- Completed a roll out of new sale/service model in Metropolitan area</li> <li>- Roll out new retail credit process in metropolitan (start from Aug 02, target complete within this year)</li> <li>- Pilot new model to serve affluent individual customer (AI)</li> </ul>
CRM Corporate business (CRM CB)	<ul style="list-style-type: none"> <li>- Completed a roll out of new sale model</li> <li>- Roll out new corporate credit process (start from Jul 02, target complete within this month)</li> <li>- Set up 4 Business Banking Centers (BBCs) (target 9 BBCs at the end of this year, 18 BBCs for next year)</li> <li>- Under development of sale force automation for RMs (target to complete and be used at the beginning of next year)</li> </ul>
<b>2. Credit Transformation</b>	
Credit Management Administration System (CMAS)	<ul style="list-style-type: none"> <li>- Selected vender for Corporate, Retail loan origination system (LOS) and collection</li> <li>- Start an implementation</li> </ul>
<b>3. CBO</b>	
Centralized Back Office reconfiguration (CBO)	<ul style="list-style-type: none"> <li>- Completed 209 branches back office centralization for Metropolitan area</li> <li>- Benefit realize as planed for both expense and headcount reduction</li> <li>- Under development of plan for an upcountry</li> </ul>
<b>4. Fee-Based Income</b>	
Trade finance (TF)	<ul style="list-style-type: none"> <li>- Target pilot for CSX full system at mid of November and start roll out afterward</li> <li>- Target pilot for Imaging Workflow at the end of Q3 next year</li> </ul>
<b>5. Value-Based Management</b>	
Balance Scorecard (BSC)	<ul style="list-style-type: none"> <li>- Completed 3 year corporate strategy</li> <li>- Under development of the action plan which align all functions together</li> </ul>
Profitability Analysis (PA)	<ul style="list-style-type: none"> <li>- Completed all PA report (unit, customer, product)</li> <li>- Under refinement for the accuracy and useability</li> </ul>
<b>6. Human Resource Management</b>	
Performance Rewarding Opportunity (PRO)	<ul style="list-style-type: none"> <li>- Prepare for new performance management activities</li> <li>- Develop new compensation policy/career management</li> </ul>
<b>7. IT Infrastructure</b>	
Core Banking System (CBS)	<ul style="list-style-type: none"> <li>- Postpone the replacement to Yr 2005</li> </ul>
<b>8. E-Approach</b>	<ul style="list-style-type: none"> <li>- Launched new TFB Web Site</li> </ul>

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