

Business Information Services @ ABN AMRO

May 2007

Jacqueline Beattie

Head, UK BIS

ABN AMRO at a glance



Content

- ABN AMRO
- Business Information Services
- Relevance to the Bank
- Drivers for change
- BIS realignment
- What next?

History of ABN AMRO

- On 29 March 1824, King Willem I issued a royal decree creating the Nederlandsche Handel-Maatschappij (NHM) with the aim of reviving trade between the Netherlands and the Dutch East Indies.
- In 1964, NHM merged with De Twentsche Bank to form Algemene Bank Nederland (ABN) while Amsterdamsche Bank and Rotterdamsche Bank joined to become Amsterdam-Rotterdam (Amro) Bank.
- In 1991, these two banks merged as ABN AMRO.



ABN AMRO today...

Strong Balance Sheet *

	<u>EUR (bln)</u>
Total assets	987
Group capital	45.1
Risk weighted assets	280.7

Global Resources *

Employees worldwide	105,000+
Branches and offices	4,500+
Countries	53

Solid Credit Rating

	<u>Long-Term</u>
Moody's	Aa3
Standard & Poor	AA-
Fitch IBCA	AA-

Well- Positioned Bank **

	<u>Ranking</u>
Total assets	
- Worldwide	13
- European	8

* as at 31 December 2006

** The Banker, July 2006

- conducts banking, fund management and insurance;
- ranks 8th in Europe and 13th in the world based on total assets;
- has over 4,500 branches in 53 countries, a staff of more than 105,000 FTEs and total assets of EUR 987 bln (as at 31 December 2006);
- is listed on the Euronext and the New York Stock Exchange.

Client Business Units (1)

- **Five regional Client BUs:**

BU Asia

BU Europe

BU Latin America

BU North America

BU Netherlands

The regional Client BUs include all consumer and commercial banking clients.

Client Business Units (2)

- **Two global Client BUs:**

BU Global Clients

The BU Global Clients serves the top of our client spectrum.

- **BU Private Clients**

BU PC serves high net worth individuals and is among the world's top ten private banks (in AuA). Major franchises are located in the Netherlands, France, Switzerland and Germany.

Product Business Units (1)

BU Asset Management

- The BU AM provides mutual funds and handles investment mandates. These are distributed through financial intermediaries and offered to institutional clients directly. The BU AM is a major global asset manager with local presence in over 20 countries.

BU Global Markets

- The BU GM creates the high-quality products to satisfy the demands of our top-end clients, yet serves the whole Group.

Product Business Units (2)

BU Transaction Banking

- Our product organisation covering all payments and trade in the bank for our retail, private client, commercial and wholesale markets.

Services and Group Functions

Services

- The Services organisation operates as a matrix between the regional and the global functions. Services will drive global synergies.

Group Functions

- The Group Functions deliver value-added support and services across the Group, acting as a partner to the BUs.

Major subsidiaries

Personal and Business Banking **LaSalle Bank** (US, Illinois, Michigan)

Banco Real (Brazil)

Sudameris (Brazil)

Antonveneta (Italy)

Private Banking

Banque de Neuflyze OBC (France)

Delbrück Bethmann Maffei (Germany)

Brokers

Hoare Govett (UK)

Multiple brands, one bank

We have local brands across the globe, all using the same green and yellow shield emphasising our united approach.

The use of strong local brand names shows respect for the markets in which we operate and our goal to be as close to our clients as possible.

The use of the same yellow and green shield emphasises that we share identical Corporate Values and Business Principles and underlines the synergies between the BUs.

UK HQ in Bishopsgate, London



Business Information Services

- Provide a research & support related service
- 24/5 global service with centres in London, Amsterdam, Paris, New York & Sydney
- Procurement of USD 19 million of external business related information (content, not real-time)
- Electronic, virtual delivery based service

Are we relevant to the organisation?

- We like to think so, but we must continuously ask ourselves the questions:-
 - are we maximising our offerings?
 - do we understand our customer's needs?
 - are we providing good management information?

Drivers for change (1)

- Customer disconnect
- Our customers tell us we must improve the service - G-SAT survey
- Currently receive 50 thousand requests a year - need to manage that demand
- Our customers are time pressured, therefore so are we

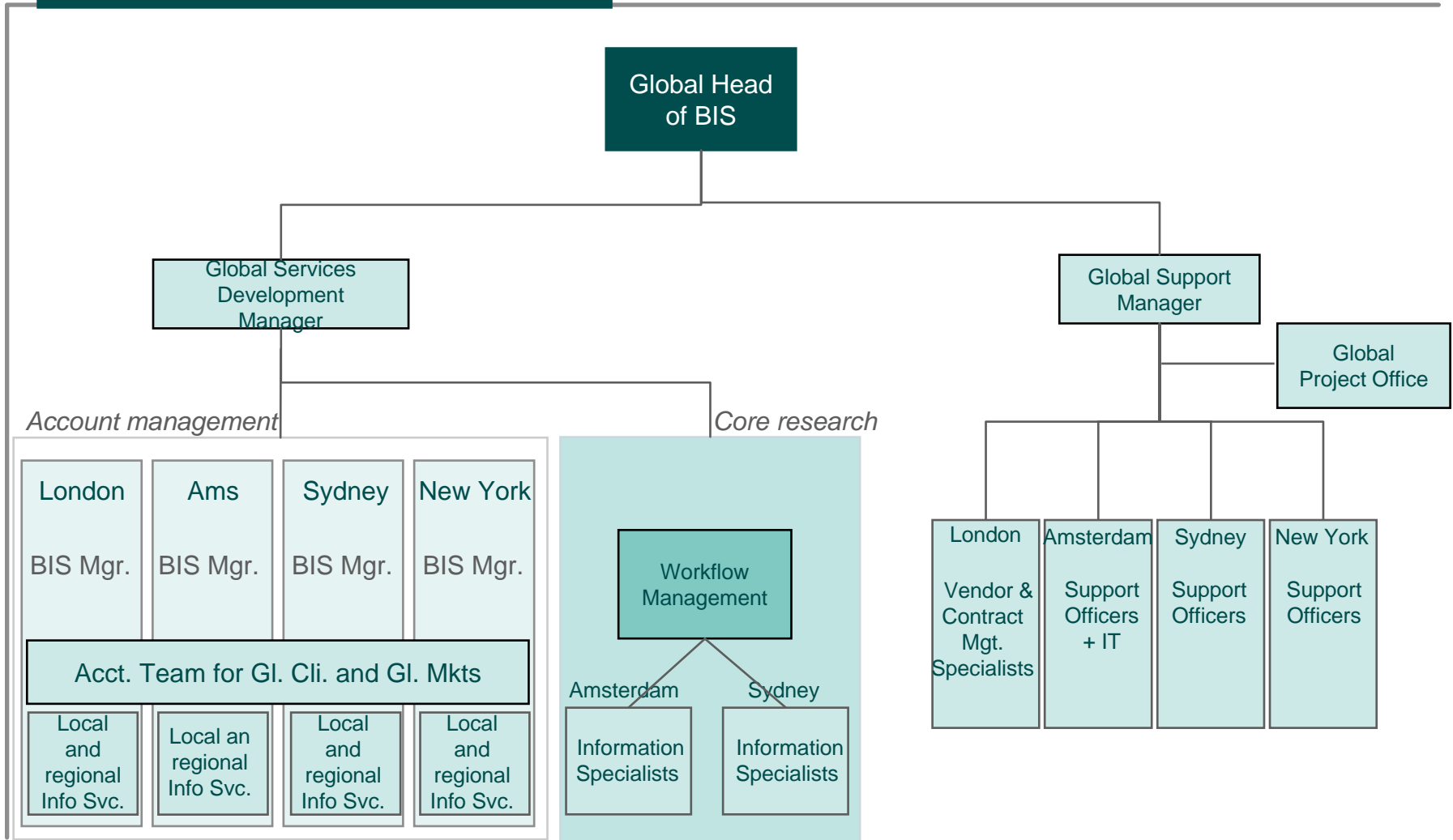
Drivers for change (2)

- Resourcing issues - how does this reflect staff satisfaction?
- Need for good management information
- Setting expectations - what the service can and can't do

Our response?

- BIS realignment
 - we are creating & defining the global provision of practical, operational systems & processes to help manage the kind of services our customers rightly expect

BIS organisational structure



Research service realignment (1)

- Account Teams
 - Defining customer groups - Global Clients, Global Markets, Private Clients et al
 - Researchers assigned to each customer group
 - Adopt account management principles
 - Develop closer working relationships with clients
 - Special project work
 - Constant dialogue
 - Anticipate needs

Research service realignment (2)

- Core Research
 - Team specialising in more basic research e.g. company reports, broker research etc.
 - Training to enable end users to carry out own basic research
 - Development of end user research portal

Support service realignment (1)

- Global & local contract negotiations
- Very much a customer facing activity
- 260+ external information contracts
- FITS contract management system - ability to deliver good management information

Support service realignment (2)

- Contract Life Cycle
- Improving the international password request process
- ‘Pubs & Subs’ process
 - in the process of outsourcing this function

Changing skills - how will we do this?

- We are seeking major change in the way we work
- Teambuilding
- Training e.g. Coach the Customer
- Developing pertinent objectives
- Common goals
- Ensuring the right fit with the bank's strategy

One bank, one tag line: 'Making more possible'

Our global tag line is:

- a statement describing what we intend to do for - and together with - our stakeholders
- describing the unique relationships we have - relationships based on genuine partnership
- uniting staff across the world by focusing on a common vision;
- supporting our strategy

What next?

- Staying relevant - continuous improvement through:
 - increased customer contact
 - improving processes
 - improving reporting
 - improving technology
 - happy and committed staff

ABN AMRO

