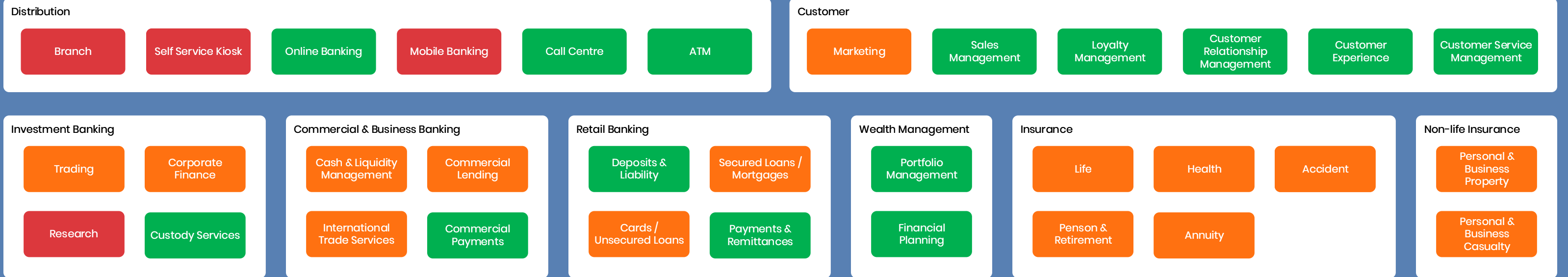




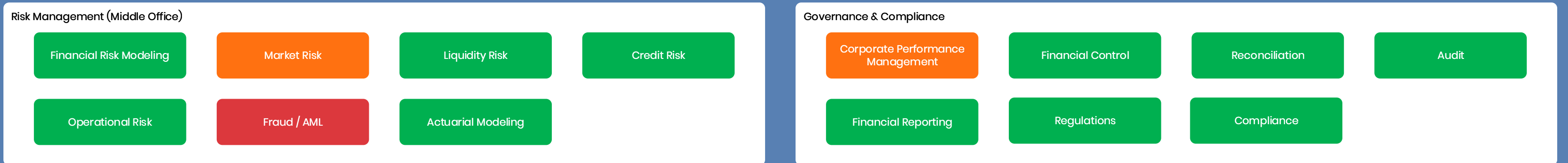
## What is the Business Capability Model?

A common language for discussing what the Business does, and improvements needed to deliver against the Strategy.

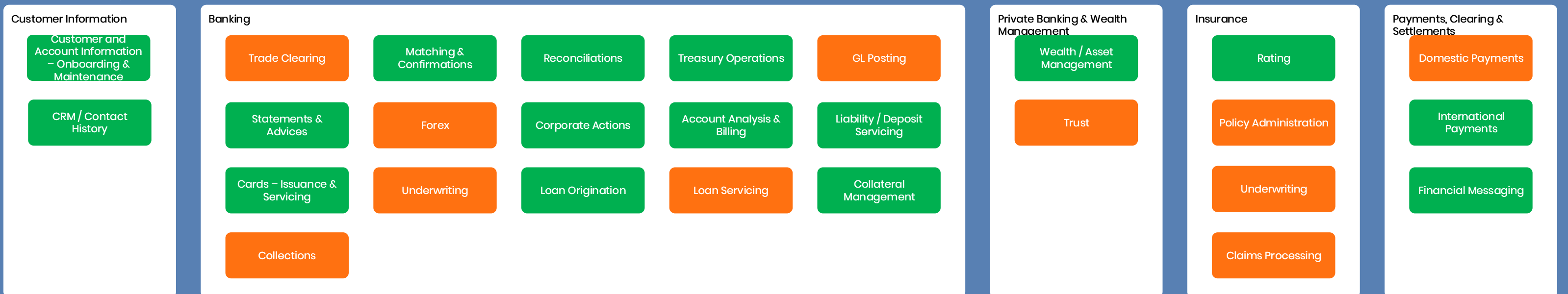
### 1. Sales & Service – Customer & Product Management



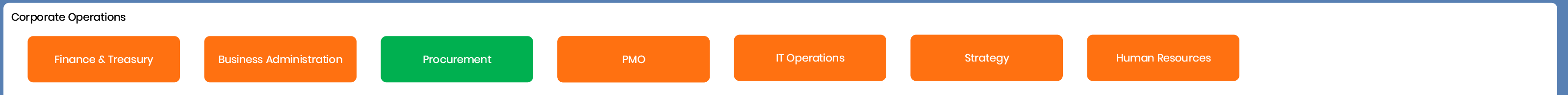
### 2. Middle Office



### 3. Core Processing (Back Office)



### 4. Corporate





## 1. Sales & Service – Customer & Product

### Distribution

Branch

Self Service Kiosk

### Customer

Marketing

Sales Management

### Investment Banking

Trading

Corporate Finance

### Wealth Management

Portfolio Management

Research

Custody Services

Financial Planning

Trade Services

Payments

Unsecured Loans

Remittances

## How is it used?

### 1. Common language for discussion with the Business

### 2. Helps to Answer Strategic Questions

- What is the level of maturity of our capabilities?
- What is the strategic importance of our capabilities?
- What is the level of differentiation?
- What is the IT cost of capabilities?
- Which capabilities are at risk?
  
- Where should we invest to support our digital strategy?



## 1. Sales & Service – Customer & Product

### Distribution

Branch

Self Service Kiosk

### Investment Banking

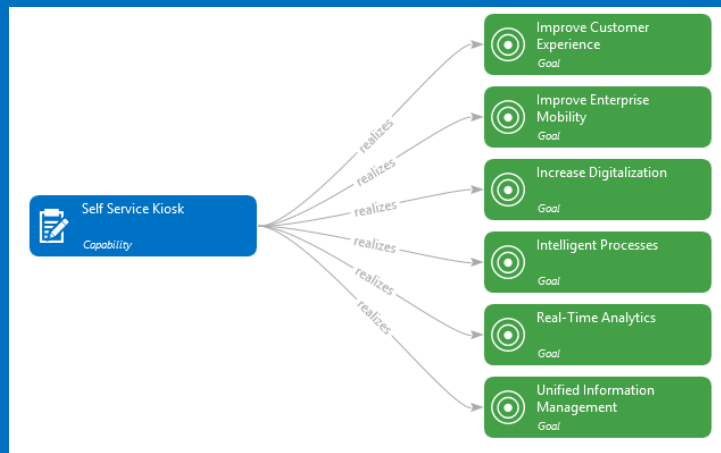
Trading

Corporate Finance

Research

Custody Services

## How does it Support the Strategy?



### Customer

Marketing

Sales Management

### Wealth Management

Portfolio Management

Financial Planning

Trade Services

Payments

Unsecured Loans

Remittances



## 1. Sales & Service – Customer & Product

### Distribution

Branch

Self Service Kiosk

## How is it supported by Applications?

CBS

CBS-Online

RSOBS1

CBS-Mobile

CBS-Rewards

### Customer

Marketing

Sales Management

### Investment Banking

Trading

Corporate Finance

Research

Custody Services

Trade Services / Payments / Unsecured Loans / Remittances

### Wealth Management

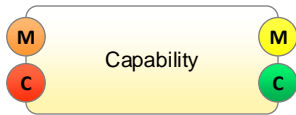
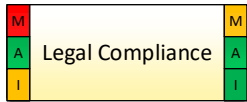
Portfolio Management

Financial Planning





# Flexible Presentation – custom icons, charts, ... and dashboards



### Capability Gap

