



Bangkok, Thailand
<http://tmbbank.com/index-en.php>

“By having a system that integrates people with IT we can operate and make decisions with a deeper, more analytical view of customer profiles, loan requirements and credit patterns.”

TMB Bank Public Company Ltd.

TMB Bank is centralizing and sharing current customer financial information collected at its 450 branches with all of its business units, mitigating risk and increasing responsiveness to emerging customer needs

With more than six million customers, TMB Bank Public Company Limited (TMB Bank) is one of Thailand's largest banks. It offers a comprehensive range of consumer and commercial financial products and services through the Internet and at more than 450 branches, 100 foreign exchange centers and nearly 2,300 ATMs.

The Opportunity

Experiencing rapid expansion in Thailand's extremely dynamic consumer and business lending market, the bank needed to learn more about its customers, become more responsive to their requirements by streamlining the process of bringing new products and services to market, and ensure compliance with Thailand's increasingly complex regulatory environment. The bank sought a solution that would provide effective analysis of customer data, automate and accelerate the process of altering business rules, speed new product introductions and reduce risk.

What Makes It Smarter

Escalating customer and regulatory requirements demand that TMB Bank improve its data, process and risk management capabilities. Using an Enterprise Content Management solution and service-oriented architecture, the bank now collects current customer credit information from each of its 450 branches and stores that data in a central repository, allowing changes to customer data and risk profiles to be automatically and rapidly assimilated and reported across all banking applications and business units—thus reducing risk exposure and improving profitability. The solution eliminates data silos, and a modernized business rules management system allows business users to establish new rules on demand, without having to wait for the IT department to manually program each change. With this newfound agility, business units update loan underwriting rules and approval requirements with ease and react

What if you could exploit real-time customer data to reduce risk and improve profitability?



Solution Components

- IBM® FileNet® Business Process Framework, FileNet Capture, FileNet Content Manager, FileNet Image Manager Active Edition
 - IBM WebSphere® Application Server, WebSphere Application Server Network Deployment, WebSphere ILOG® Decision Validation, WebSphere ILOG JRules, WebSphere ILOG Rule Team Server
 - IBM System i®
 - IBM System p®
 - IBM System x®
 - IBM System z®
 - IBM Global Technology Services
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more quickly to evolving customer needs as they develop and launch several new financial product and service offerings each month based on actionable customer data.

Real Business Results

- Reduced loan processing time from months to approximately two weeks
- Reduced nonperforming loan ratio from 12.7 percent to 8.3 percent
- Lowered year-over-year cost-to-income ratio by 17 percent
- Reduced time to market for new products from three months to two weeks

For more information

Please contact your IBM sales representative or IBM Business Partner. Visit us at: ibm.com/banking

To learn more about TMB Bank Public Company Ltd. visit:
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November 2011
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