

THE ASIA/PACIFIC CDB FINANCIAL SERVICES DATABASE

GLOBAL DATA

We conduct more than 300 company surveys in over 60 countries around the world and have financial services surveys in Asia/Pacific, Europe, Latin America and the U.S. Our consistent methodology, formats and technologies for reporting market data worldwide allow meaningful comparisons of all pay components — salary and other fixed payments, actual and target bonus payments plus other annual forms of variable pay, and values for options and other long-term incentives — for all the countries and regions where you have operations.

LOCAL EXPERTISE

We have helped clients in the financial services develop and implement compensation and other HR programs for more than 20 years, and we understand the unique elements that drive compensation design and effectiveness in this industry. We can access our significant base of best practices to help clients develop the most effective compensation solutions.

Asia/Pacific CDB Financial Services Database at a Glance

COVERAGE

- Over 125 participants across countries
- Industry-specific databases in China, Hong Kong, Korea, Malaysia and Singapore

POSITIONS

- Over 300 disciplines
- Over 90 functional areas
- Over 3,000 functional/discipline/level combinations
- Entry-level to executive-level
- Five individual contributor and four managerial career levels

DATA ELEMENTS

- Base salary
- Actual and target bonus
- Additional variable incentives
- Scope data and modifiers
- Actual and target total cash
- Company car data
- Employees supervised
- Long-term incentive valuation for executives and eligibility for middle management, professional and support positions

Please refer to data submission materials for additional details.

Additional Value-Added Services

- Participate in interest group, job match and results meetings
- Network with other participants in industry-specific sectors
- Access training sessions for our Web-based tool, Comp Online™
 - Extensive support and analyses including:
 - Access to local and regional consultants
 - Centralized helpline
 - Analyses of pay data and trends
 - Compensation planning reports
- Access data on benefits, perquisites and salary administration practices

OUR SURVEY METHODOLOGY

For executive levels, we use benchmark positions that allow you to match your executive incumbents to a specific set of responsibilities. For positions below the executive and senior management levels, Asia/Pacific Databases use Towers Perrin's unique career level approach.

SAMPLE FUNCTIONAL AREAS COVERED

The following is a representative list of job families or functional areas covered.

Our financial services databases cover industry-specific jobs in the following modules:

- Asset management
- Central services and operations
- Corporate banking
- Investment banking
- Private banking
- Retail banking
- Treasury and capital markets
- Insurance

The survey also covers central functions and back-office positions across the range of financial services industries, collected in the "Central Services and Operations" module. The following are some job families or functional areas covered:

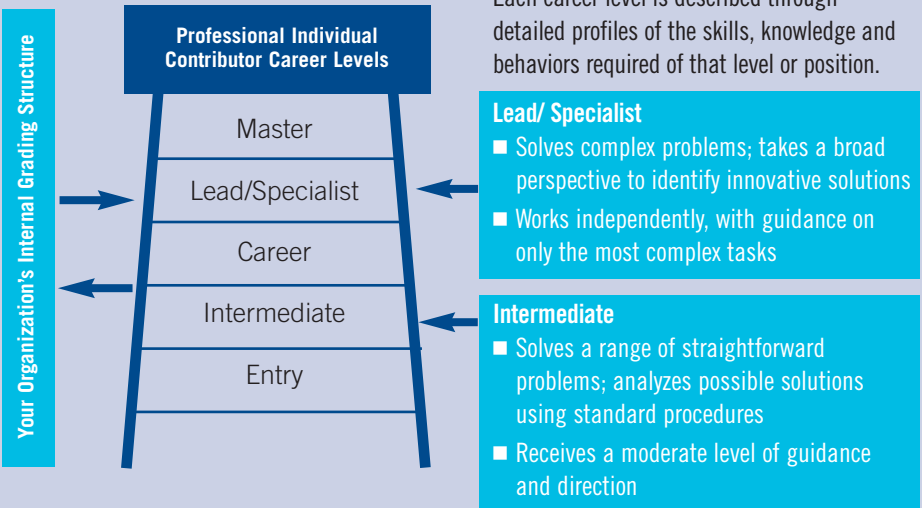
- Compliance
- Corporate affairs
- Finance
- HR
- IT
- Marketing
- Operations
- Project management
- Purchasing
- Risk management

CAREER LEVEL METHODOLOGY

Below the executive levels, Towers Perrin's career-level approach replaces traditional benchmark positions. Financial Services companies can match virtually all of their employees across the company, from entry level to general manager, using the disciplines, career levels and modifiers.

Career Level Methodology Example

The career levels are matched to the functions and disciplines that have been defined for the Asia/Pacific CDB Financial Services Database.



Each career level is described through detailed profiles of the skills, knowledge and behaviors required of that level or position.

Lead/ Specialist

- Solves complex problems; takes a broad perspective to identify innovative solutions
- Works independently, with guidance on only the most complex tasks

Intermediate

- Solves a range of straightforward problems; analyzes possible solutions using standard procedures
- Receives a moderate level of guidance and direction

Sample Functions and Disciplines

Disciplines are areas of specialization within each functional area. The example below illustrates the disciplines within human resources.

Functions	Disciplines
Strategic planning and corporate development	HR generalist/partner/consultant (generic/generalist)
Corporate affairs	Compensation and benefits
Estates management	Employee and management development
Finance	Employee relations
General management	Resourcing/recruitment
Human Resources	Organization design
Health and safety	HR Diversity
IT development	
IT administration & support	
Legal	
Marketing	