

Deepen Presence in Core Markets

A leading, well-diversified Asian financial services group with a broad geographical footprint in **North & Southeast Asia**

SINGAPORE

DOMINANT MARKET POSITION
at home

MALAYSIA

TOP FOREIGN BANK

with combined strengths of **CONVENTIONAL AND ISLAMIC BANKING FRANCHISE**

INDONESIA

One of **TOP 10 NATIONAL BANKS**

GREATER CHINA

STRONG PRESENCE

with dominance in **CROSS-BORDER TRADE, WEALTH AND CAPITAL FLOWS**

CORE BUSINESSES

RETAIL & COMMERCIAL BANKING

Service Distinction and Regional Platform, with Cash Management & Payments, Trade, Treasury & Investment Banking capabilities across network and key geographies.

WEALTH MANAGEMENT

“Asia’s Global Private Bank”. Regional Premier Platform. Integrated model across private banking, premier banking, bancassurance, securities and asset management.

INSURANCE

Deepen insurance penetration in Singapore and Malaysia, build presence in Indonesia, revamp model in Greater China.

CORE COMPETENCIES

Disciplined Risk Management

Diversified Funding Base

Investment in Technology & People

PARTICIPATING IN OPPORTUNITIES ARISING FROM GLOBAL MARKET AND CONSUMER TRENDS

Rising Asia Private Wealth

Growing Cross-Border Trade, Capital, Wealth & Investment Flows

China Becoming the Dominant Driver of Asian Economies

Growing Use of RMB in Global Trade Payment & Financing. Gradual Acceptance as a Reserve Currency

Increasing Consumer Use of Technology