CORPORATE STRATEGY

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, Trade, Treasury & Investment Banking capabilities across Network & Key Geographies for consumers, businesses and Fls / NBFIs.

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

Well-positioned to ride on KEY ASIAN MEGATRENDS shaping the region's growth

Rising Asian Wealth Increasing Intra-Asia Trade & Cross-Border Capital Flows Dominance of China – Capital Account, RMB Internationalisation One Belt One Road

Urbanisation and Continued Rise of SMEs in Asia Formation of Economic Blocs and New Policy Banks Digital Disruption, Cyber Threats and New Technologies