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

<table>
<thead>
<tr>
<th>SINGAPORE</th>
<th>MALAYSIA</th>
<th>INDONESIA</th>
<th>GREATER CHINA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DOMINANT</strong></td>
<td><strong>TOP FOREIGN BANK</strong></td>
<td>One of <strong>TOP 10 NATIONAL BANKS</strong></td>
<td><strong>STRONG PRESENCE</strong></td>
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<tr>
<td><strong>MARKET POSITION</strong> at home</td>
<td>with combined strengths of <strong>CONVENTIONAL AND ISLAMIC BANKING FRANCHISE</strong></td>
<td>with dominance in <strong>CROSS-BORDER TRADE, WEALTH AND CAPITAL FLOWS</strong></td>
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</tbody>
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**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