OUR FOCUS

We are committed to responsible banking practices that will provide sustainable long-term value to all our stakeholders.



1 Regionalization

Connect the region using our network and leveraging our corporate and international expertise





2 Urbanization

Support business customers with opportunities in infrastructure, urban development and the EEC and meet the wealth needs of individual customers









Consumer Banking

- Enhance customer experience across all channels
- Target new-generation customers
- Expand wealth management services





Enhance customer experience by strengthening our digital banking capabilities

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International Banking

- Support customers to tap into regional opportunities
- Target regional supply chains of domestic and international investors
- · Connect potential business partners across the region







Digital Banking

- Partner with FinTechs and technology leaders to provide innovative services
- Update and enhance customer channels with advanced integrated technologies
- Improve operational efficiency through innovation and automation



Business Banking

- Provide relevant advice and support to help customers' sustainable growth
- Focus on promising businesses and opportunities
- Develop new cash management and trade finance banking platforms





People

- · Prepare staff for digital transformation and new ways of working
- · Engage and retain new generation staff
- Develop talent and reinforce ethical practices