

# OUR FOCUS

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

1

## Customers



*Staying close to customers and helping them succeed during changing times*

Maintaining good customer relationships during times of uncertainty is more important to us than ever. By being a trusted partner and reliable close friend, we can understand them better and provide them with the support, expert information and advice they need.

2

## Quality

*Expanding our high-quality portfolio while delivering service excellence*

Carefully managing risk is at the core of our business. We endeavor to fully understand the financial position of our customers so we can provide prudent financial advice and appropriate support that enables them to manage their commitments and maintain good financial health.



### 3 Digital Banking



#### *Accelerating digital transformation across the business*

Being digital first requires us to adopt appropriate technologies and develop digital skills across all aspects of our business. In addition to expanding our digital services for all customers and enhancing our IT infrastructure and innovation development, we are also strengthening our governance systems to ensure the security and privacy of our customers' data.

### 4 Efficiency



#### *Innovating smart, efficient ways of working*

Adopting smarter, more efficient ways of working enables us to provide more immediate, seamless service while effectively managing our costs. We do this by developing our human capital, adapting our working processes and deploying technologies such as Big Data, automation and blockchain.

### 5 Growth



#### *Targeting high growth opportunities and sectors*

Anticipating change places us in a good position to capture new growth opportunities. Our expanded international network means we can support the growth and investment aspirations of our business customers, as we continue to strengthen our financial advisory, bancassurance and wealth management services to better serve the growing needs of individual customers.