The Digital Bank of the Future

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Our Approach

Engagement
# Focusing on the future

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<th>The retail banking future</th>
<th>The new business model</th>
<th>The new Digital Bank</th>
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<td><strong>Digital Banking or and Digital Bank</strong></td>
<td><strong>From Cross-selling to Engaging</strong></td>
<td><strong>Making it Simple, Engaging and Transparent</strong></td>
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| - Digital banking (omni-channel) and the digital bank (mobile only): distinct and will co-exist | - The data-centric Digital Bank’s advantage: **Digital Engagement** | - **Simple**  
Intuitive user interface, remembers you, fast and fully digital experience |
| - Data-centric digital banks will drive **unprecedented** disruption globally | - A unique business model: **ATGIE**  
- Acquire  
- Transact  
- Generate data  
- Insight  
- Engage | - **Engaging**  
Anticipates your needs and prompts you towards smarter spending and saving habits |
| - **Opportunities** will open for progressive banks, big techs and FinTechs | - Lower cost-to-serve and increased access will drive large-scale **financial inclusion** | - **Transparent**  
Promotes openness and engenders trust |
| - **Emerging** capabilities to power this will **accelerate** | | |
Powering the Digital Bank for Engagement

- **Acquire**
  - Fast and modular
  - Next-gen credit assessment with Avatec.ai (JV April 2018)

- **Engage**
  - Engagement lab
  - Design and experimental learning
  - Holding engaging and meaningful conversations

- **Transact**
  - Next-gen UI capabilities
  - 24/7 fast digital service

- **Generate data**
  - Real time data
  - Categorisation
  - Non-bank data

- **Insight**
  - Identifies patterns and extracts insights to understand and to anticipate
  - New cognitive analytics engine by Personetics (Investment and partnership July 2018)
Achieving our goals

Countries
- Singapore
- Malaysia
- Indonesia
- Thailand

Scaling our regional franchise

New customers
- 3-5 M

Mobile savvy

Engagement
- >7 / 10

Customer Engagement Index

Steady-state cost/income ratio
- ~35%

Leveraging process redesign and digitisation
Thank You