

The Strengths of **One Group.**
The Power of **One Brand.**

Group Chief Executive Officer Remarks

Helen Wong, Group Chief Executive Officer
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Record Nine Months Results

- ❑ Strong performance of diversified franchise lifted income to a new high
- ❑ Customer-driven growth across businesses reflected progress on strategy execution
- ❑ Ongoing investments in wealth management franchise delivering results
- ❑ Loan growth supported by connecting customers across our key geographies in Asia and in international markets
- ❑ Portfolio quality resilient but watchful of increased geopolitical risks



Well Positioned for Growth

- ❑ Firmly placed to deliver 2024 targets
 - Full year NIM around 2.20% level, based on current path of interest rates
 - Low single-digit loan growth
 - Full year credit costs in the range of 20 bps
 - ROE above 14%
- ❑ Resilient and supportive economic fundamentals in our key Asian markets
- ❑ Positioning ahead for lower interest rate environment
 - Proactive re-positioning of balance sheet to manage NII
 - Diversified franchise providing earnings diversification
- ❑ Targeted investments in technology to drive growth and efficiencies
- ❑ One Group approach to foster deeper collaboration and synergies
- ❑ Strong financial position to anchor shareholder returns



Thank you

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