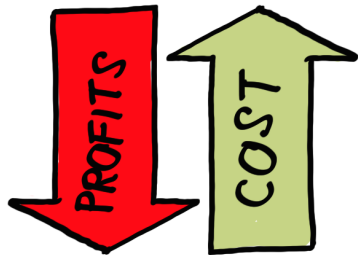
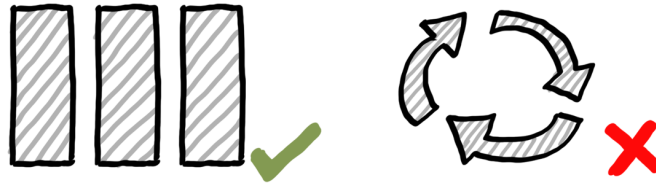




DRAGON  
WEALTH

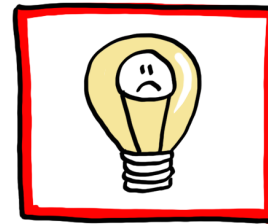
# CHANGE IN BANKING / WEALTH MANAGEMENT IS STRUCTURAL (NOT CYCLICAL)



ADVERSE PROFIT  
COMPACTS RESULTING  
IN A SHRINKING AUM  
& DIMINISHING FEES  
EXACERBATED BY THE  
INCREASING COST OF  
REGULATION



SERVICES NEED TO  
BE DELIVERED AT  
LOWER COSTS.  
ORGANISATIONS  
SPEND TOO MUCH  
TIME ON REGULATORY  
ISSUES



LEGACY SYSTEMS  
HAMPER INNOVATION  
& TIME TO MARKET



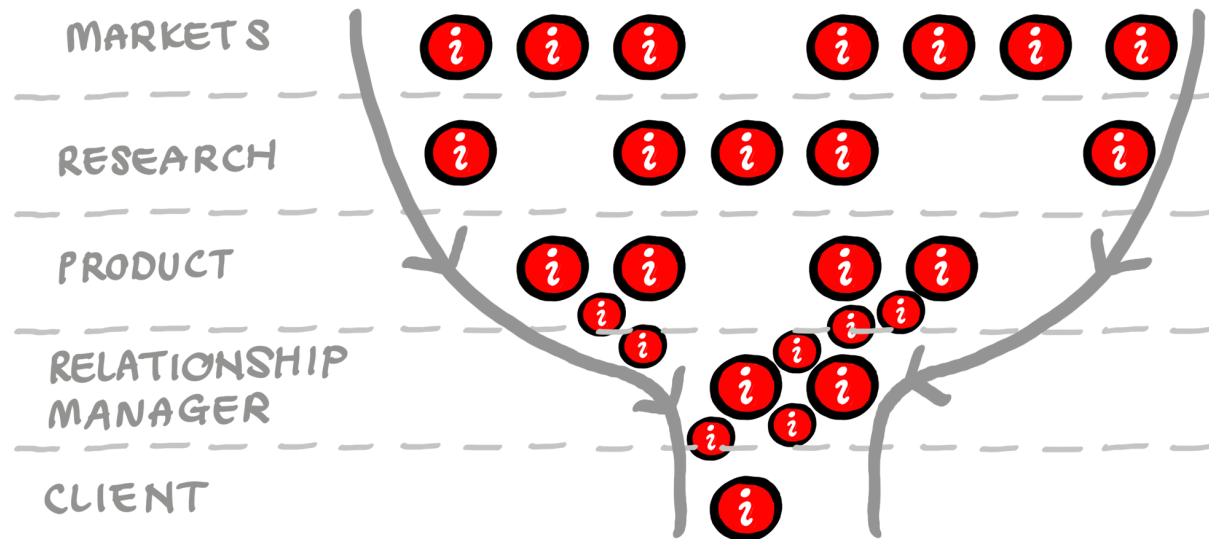
THE NEW PARADIGM  
IS TO INCREASE  
REVENUE AT LOWER  
COSTS BY METERED  
SERVICES

## WEALTH MANAGEMENT AS A SERVICE

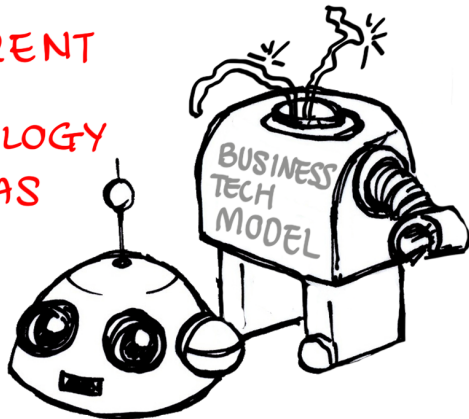
- ① DRASTICALLY REDUCE TOTAL COST OF OWNERSHIP
- ② INCREASE FOCUS ON REVENUE GENERATING BUSINESS

# CLIENT BEHAVIOUR IN PRIVATE BANKING IS CHANGING QUICKLY

## INFORMATION FLOW IN A TYPICAL PRIVATE BANK



THE CURRENT BUSINESS & TECHNOLOGY MODEL HAS ISSUES



① FEE INCOME DROPPING



② CLIENT / RM RELATIONSHIPS NOT AS STRONG AS BEFORE



③ TECHNOLOGY DRIVEN EXPECTATIONS [APPLE, GOOGLE, AMAZON]



④ RELATIONSHIP MANAGER LACKS THE COMPLETE PICTURE OF CLIENT BEHAVIOUR



⑤ INCREASED TAX / COMPLIANCE LOAD

# CLOUD COMPUTING DRIVES DOWN COST & CAN GENERATE MORE REVENUES



- ① CLOUD, MOBILE & BIG DATA OPEN OPPORTUNITIES IN THE WAY IN WHICH THE BANK & CLIENT WISH TO ENGAGE IN BUSINESS
- ② CLIENTS EXPECT ACCESS TO THE INFORMATION OF THE ENTIRE BANK
- ③ BEHAVIOUR OF MARKETS & CLIENTS NEED TO BE ANALYSED TO GIVE USEFUL ADVICE
- ④ CLIENT EXPERIENCE SHOULD BE LIKE THAT OF APPLE, AMAZON, ETC
- ⑤ CLIENTS SHOULD HAVE ACCESS TO EXPERTS IN BANK



LINKEDIN TODAY : TOP HEADLINES FOR YOU  
ALL UPDATES : INFORMATION, COWORKERS, CONNECTIONS  
PEOPLE YOU MAY KNOW  
JOBS YOU MAY BE INTERESTED IN  
COMPANIES YOU MAY WANT TO FOLLOW  
ADS BY LINKEDIN MEMBERS  
GROUPS YOU MAY LIKE  
WHO'S VIEWED YOUR PROFILE  
YOUR LINKEDIN NETWORK

RECOMMENDATIONS  
BASED ON  
CLIENT PROFILES

CUSTOM  
HEADLINES  
BASED ON  
CLIENT  
PROFILE

CONNECT  
WITH PEERS  
& SHARE OR  
RECEIVE  
INFO





# DRAGON WEALTH

HELPING CUSTOMERS FEEL THEY MAKE BETTER INVESTMENT DECISIONS TO ACHIEVE THEIR GOALS



WE PROVIDE THEM WITH THE RIGHT INFORMATION & ACCESS

SMAC-STACK ENABLED



**SOCIAL**



**MOBILE**



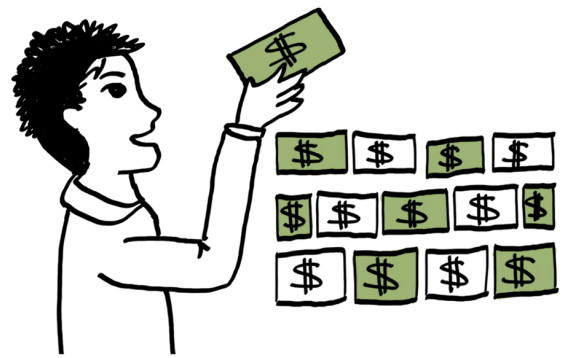
**ANALYTICS**



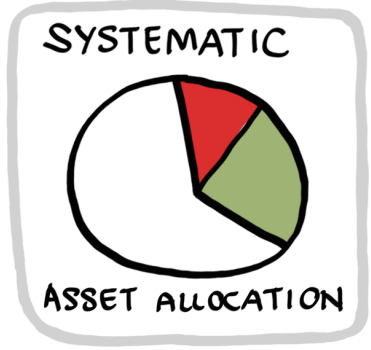
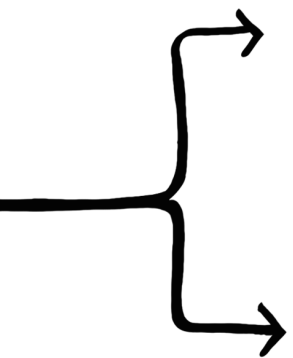
**CLOUD**

INVESTMENT BEHAVIOUR PRIMARILY DRIVEN BY CLIENTS' MOST IMPORTANT WEALTH GOALS.

ASIAN MARKET IS DOMINATED BY THIS BEHAVIOUR.



BUILD WEALTH + RISK BUDGET



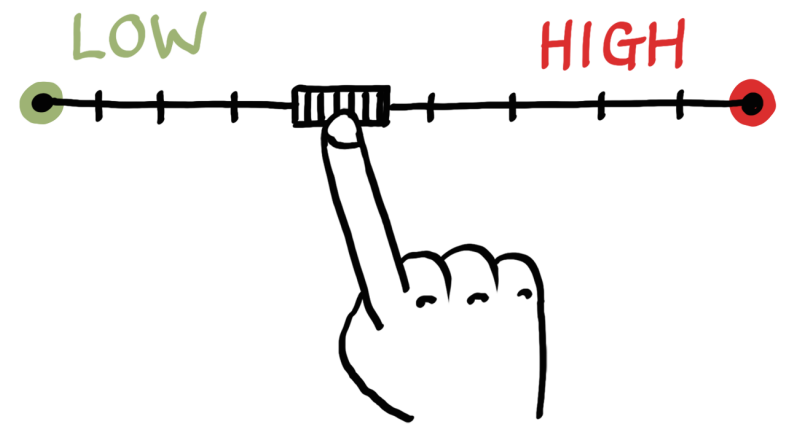
EUROPEAN MARKET PRESERVES OR SPENDS WEALTH.



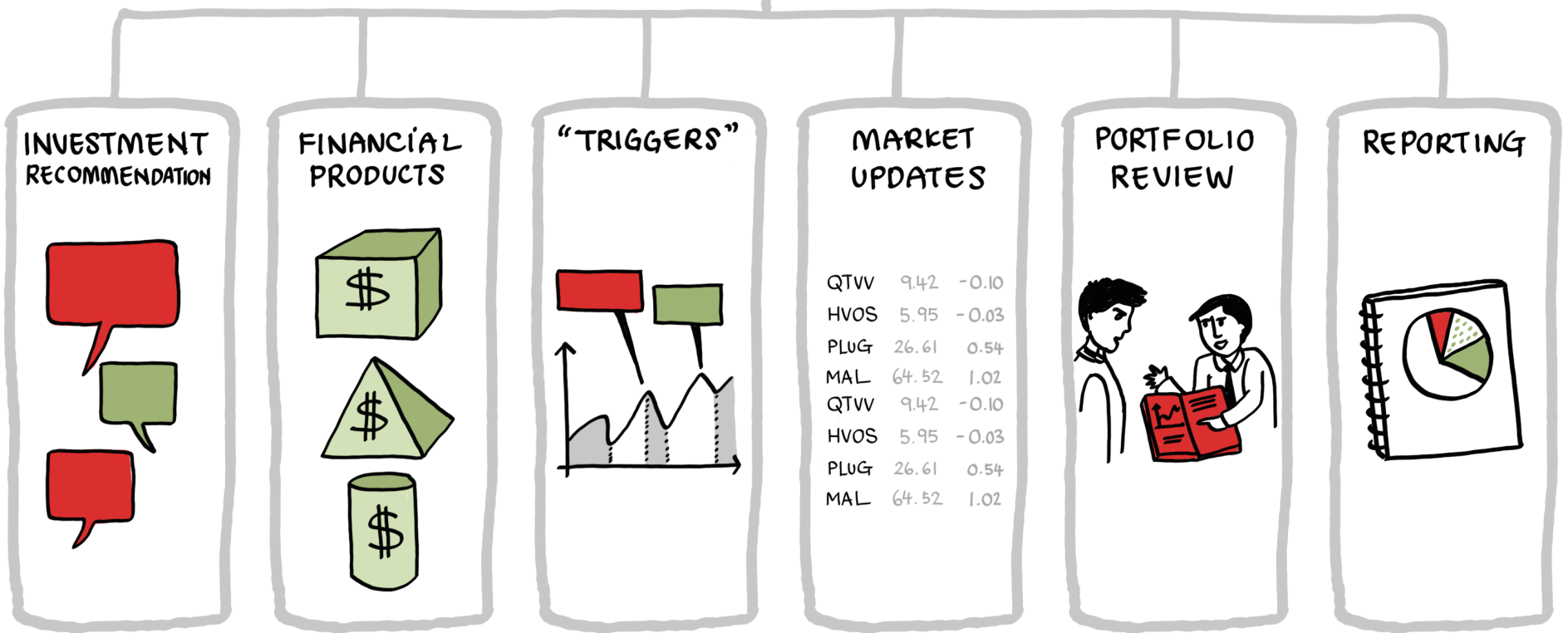
PRESERVE WEALTH



SPEND WEALTH

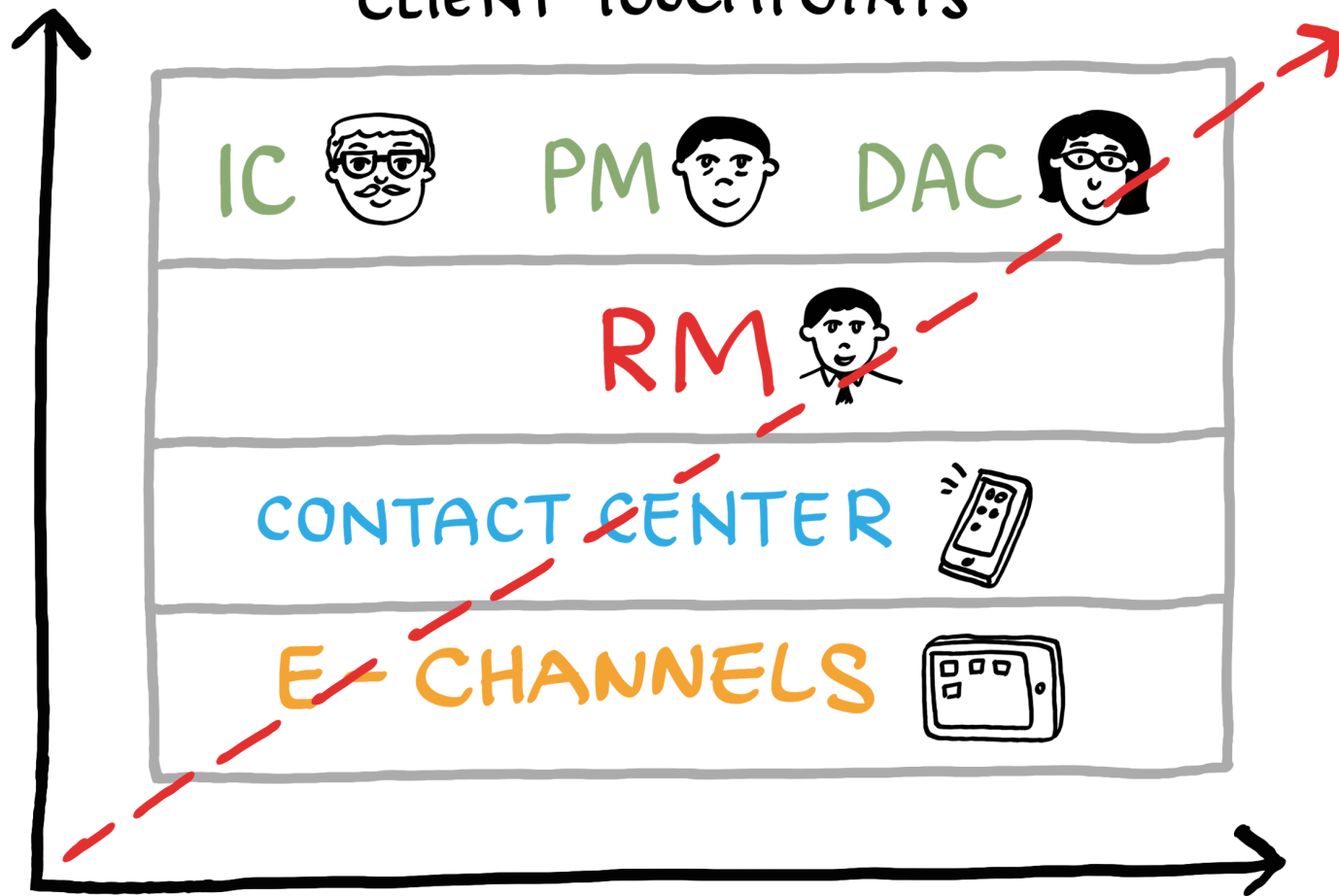


# THE ADVISORY SERVICE OFFERING IN APAC IS





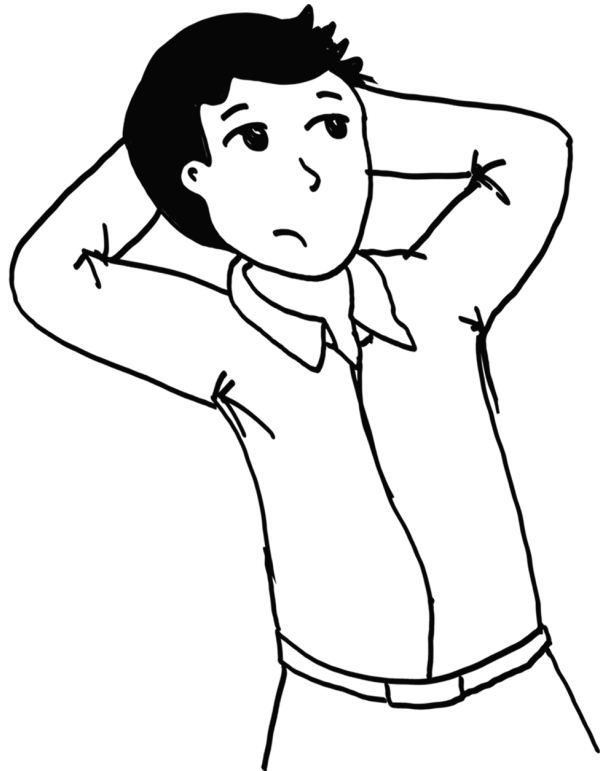
### CLIENT TOUCHPOINTS



COST OF MAKING THIS AVAILABLE IN A TRADITIONAL WAY IS EXPENSIVE.

WEALTH OF CLIENT

# DO I MAKE THE RIGHT INVESTMENT DECISIONS?



WHAT ARE OTHER INVESTORS DOING?

WHAT IS MY PRODUCT EXPERT DOING ON HIS PORTFOLIO?



HAS BUYER FEEDBACK OPTIONS & TRANSPARENCY



AM I TRACKING TOWARDS MY INVESTMENT OBJECTIVES?



OFFERS FAIR PRICING BASED ON A BROAD NETWORK



HOW CAN I HAVE FULL ACCESS TO EXPERT INFO?



TWITTER ALLOWS ME TO SHARE WITH MY NETWORK



# CASE I

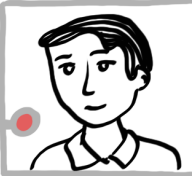

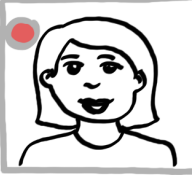



1

## CLIENT PROFILING

BASED ON :

- INVESTMENT DECISIONS
- WEALTH
- INFORMATION FROM KYC/TAX/REPORTING
- CRM INFO FROM ADVISOR

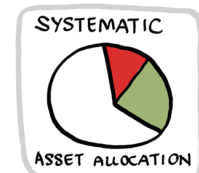
### INVESTOR MATCH KK

	<p>"CLIENT" <span style="float: right;">▶ ENERGY</span></p> <p>PERFORMANCE <span style="float: right;">AVG.SUB. MONTHLY VS S&amp;P500</span></p> <p>50.1% 10.2% <span style="float: right;">27.3%</span></p> <p>90 DAY 365 DAY <span style="float: right;">90 DAY</span></p> <p style="text-align: center;">50.3% 12 MONTHS</p>	<p>DETAILS</p>  <p>1.5 % FEE</p>
	<p>"CLIENT" <span style="float: right;">▶ FBM HOLDING</span></p> <p>PERFORMANCE <span style="float: right;">AVG.SUB. MONTHLY VS S&amp;P500</span></p> <p>45.1% 31.3% <span style="float: right;">10.2%</span></p> <p>90 DAY 365 DAY <span style="float: right;">90 DAY</span></p> <p style="text-align: center;">57.2% 12 MONTHS</p>	<p>DETAILS</p>  <p>1.5 % FEE</p>
	<p>"CLIENT" <span style="float: right;">▶ AM VALUE</span></p> <p>PERFORMANCE <span style="float: right;">AVG.SUB. MONTHLY VS S&amp;P500</span></p> <p>34.9% 42.1% <span style="float: right;">29.1%</span></p> <p>90 DAY 365 DAY <span style="float: right;">90 DAY</span></p> <p style="text-align: center;">32.4% 12 MONTHS</p>	<p>DETAILS</p>  <p>1.5 % FEE</p>

2

MATCHING MY CLIENT PROFILE TO THE PROFILE OF OTHER INVESTORS AND EXPERTS IN THE BANK.

REMINDER : HOW CLIENTS MAKE DECISIONS








3

## INVESTMENT ADVICE BASED ON CLIENT PROFILING

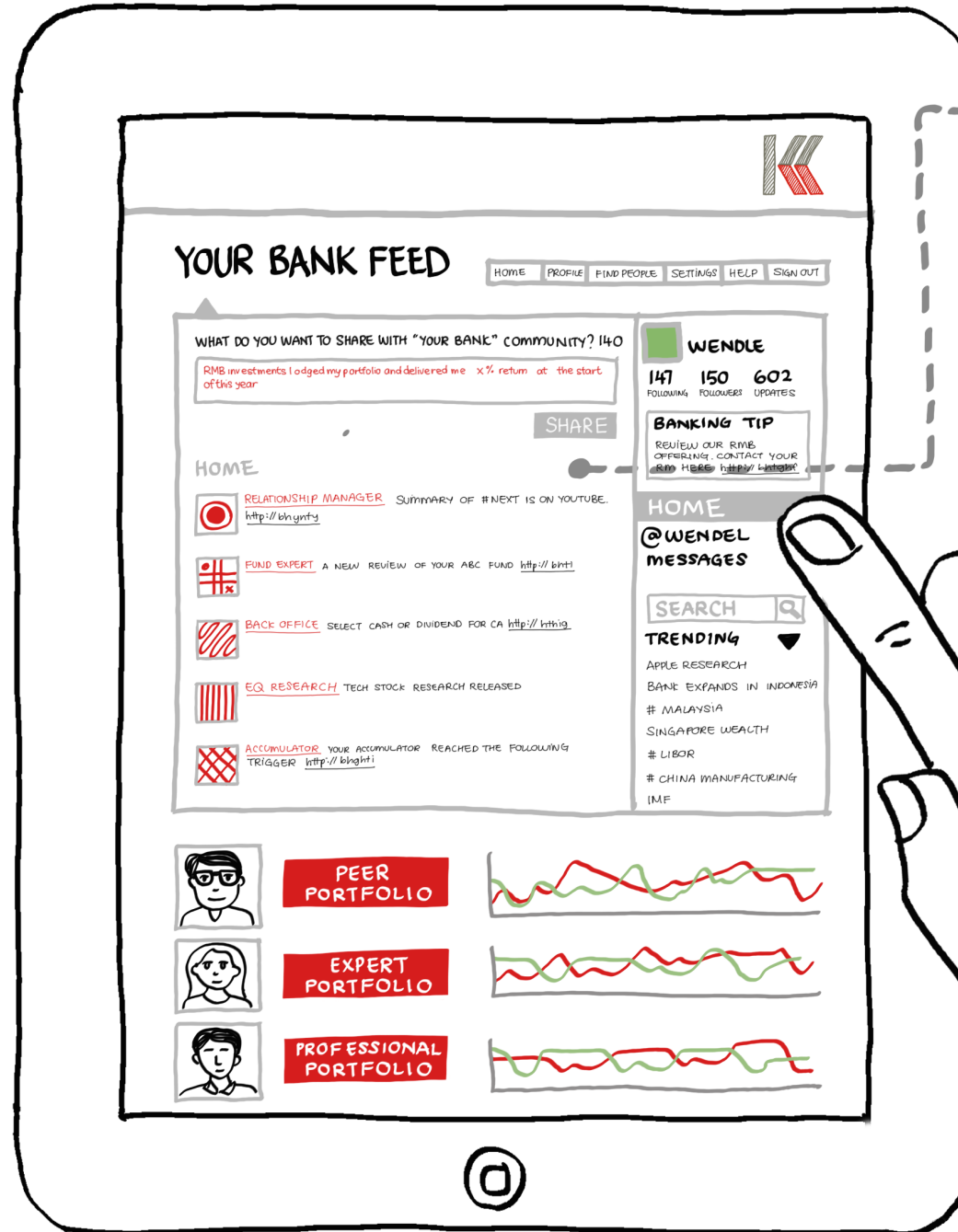
CLIENT MATCHING (ANONYMOUS) BASED ON SIMILAR PROFILES LINKING CLIENTS TO THE MOST SUITABLE SPECIALISTS.

# CASE II

## CLIENT TOUCHPOINTS

IC 	PM 	DAC 
RM 		
CONTACT CENTER 		
E-CHANNELS 		

CLIENT-BANK  
INTERACTION  
AT MUCH  
LOWER COST.

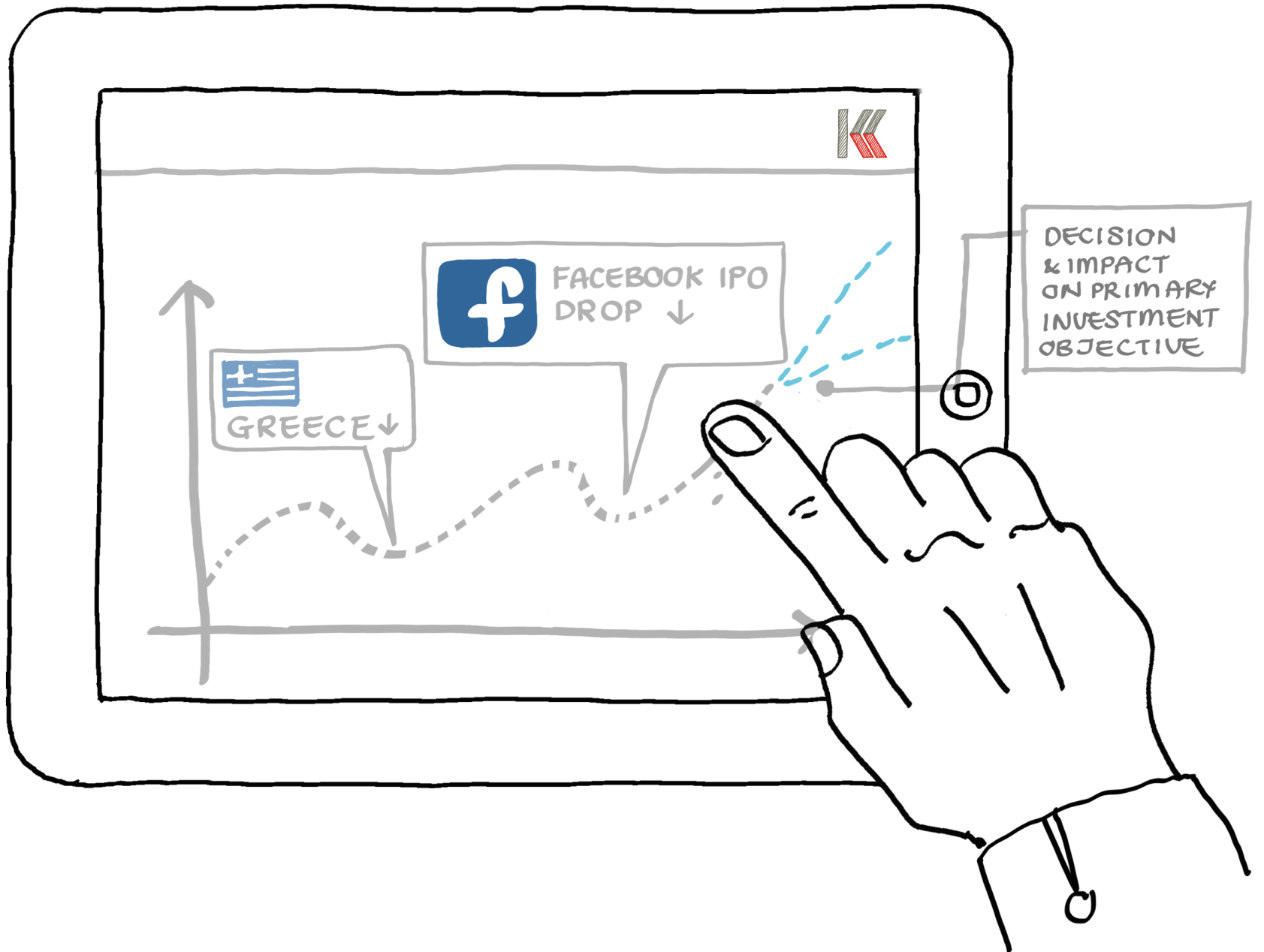


BUSINESS RULE  
BASED AND  
COMPLAINT



# CASE III

PREDICTIVE  
CLIENT  
REPORTING



# FUNCTIONALITY DRAGON WEALTH IS EMBEDDED IN BUSINESS LOGIC LAYER

MEETING  
NEW CLIENT  
DEMANDS



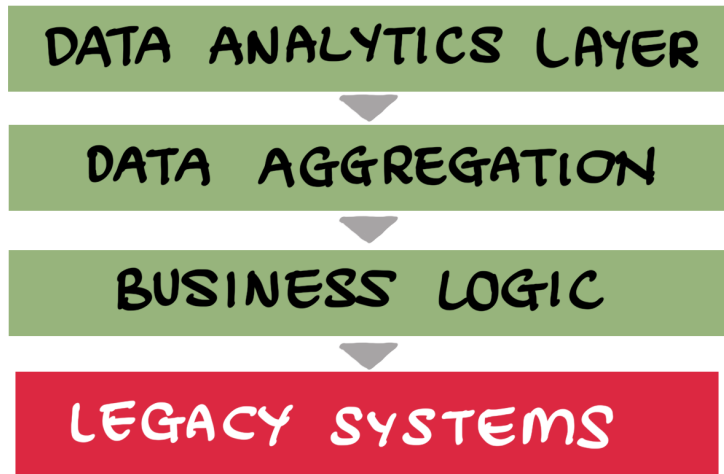
SMAC-STACK  
ENABLED

- SOCIAL
- MOBILE
- ANALYTICS
- CLOUD

- PROFILING
- REAL TIME

- COMMUNITY
- VALUE  
ADDED  
MARKET  
INFO

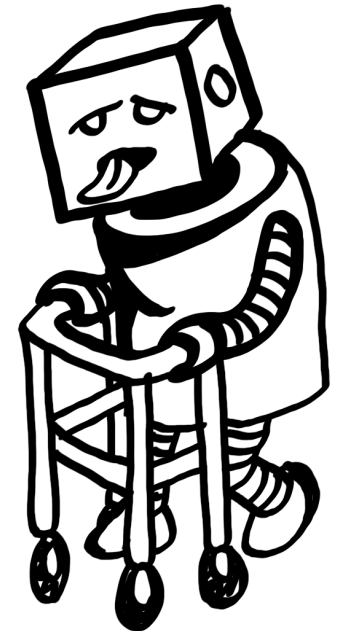
## WHILST KEEPING THE LEGACY SYSTEMS



- STABLE
- HIGH VOLUMES
- IDEAL FOR STRAIGHTFORWARD
- TRANSACTION PROCESSING
- DEALS WITH COMPLEXITY  
-APPLICATIONS EVOLVED

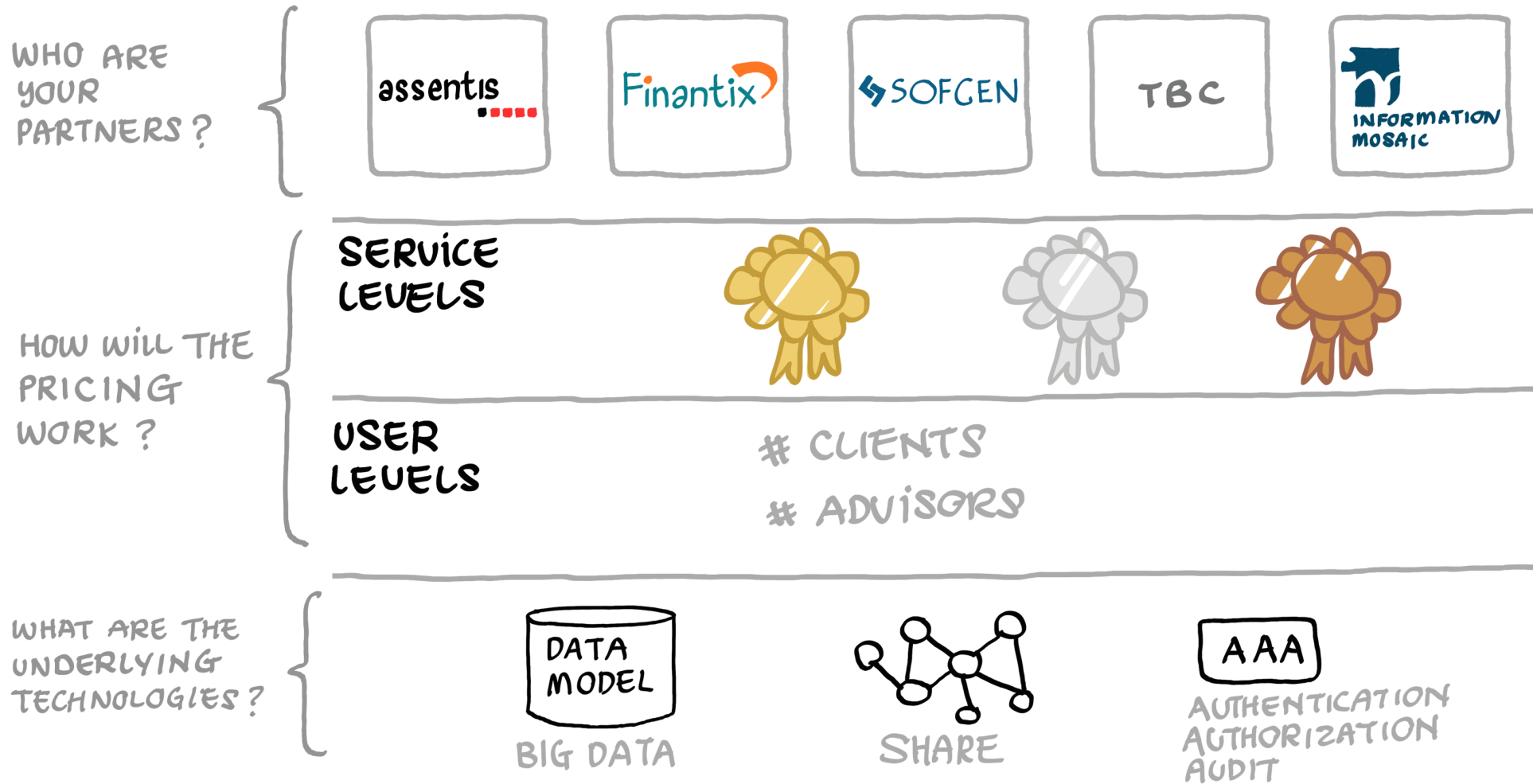


- BUREAUCRATIC ENGINE
- RESISTANCE TO CHANGE
- DIFFICULT TO MAINTAIN
- NO SUPPORT FOR NEW PRODUCTS / SPACE FOR ENHANCEMENTS



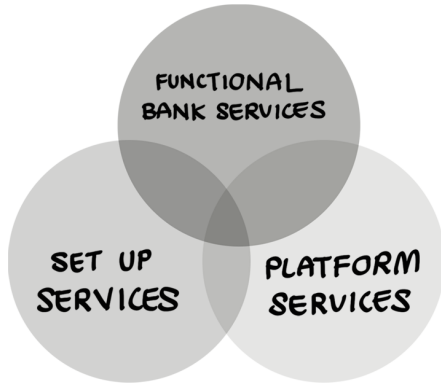
# FAQ

## THE APP STORE OF WEALTH MANAGEMENT AS A SERVICE




# SUMMARY

## DID WE CAPTURE YOUR INTEREST ?



MARKETING LETTERS	ASSENTIS
INVESTMENT PROPOSALS	ASSENTIS
KYC	ASSENTIS / FINANTIX
CLIENT REPORTING	ASSENTIS
PORTFOLIO MANAGEMENT	TBC
COMPLIANCE	TBC
FINANCIAL PLANNING	FINANTIX
ASSET ADMINISTRATION	INFORMATION MOSAIC

**ANALYTICS + SMAC STACK**



DRAGON WEALTH

- ① DRASTICALLY REDUCED COST
- ② INCREASED FOCUS ON BUSINESS



HELPING CUSTOMERS FEEL THEY MAKE BETTER INVESTMENT DECISIONS TO ACHIEVE THEIR GOALS



WE PROVIDE THEM WITH THE RIGHT INFORMATION & ACCESS

SMAC-STACK ENABLED



SOCIAL



MOBILE



ANALYTICS



CLOUD