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paraphrased text here ###ENDARTICLEStandard Chartered and OCBC are the largest banks in Singapore, with Standard Chartered operating for over 160 years and OCBC established since 1932. HSBC, Maybank, Standard Chartered operating for over 160 years and OCBC established since 1932. HSBC, Maybank, Standard Chartered operating for over 160 years and OCBC established since 1932. HSBC, Maybank, Standard Chartered operating for over 160 years and OCBC established since 1932. several prominent banks offering a wide range of financial solutions to cater to diverse customer needs. Berhad, one of the well-known financial services groups globally, has a significant market presence in Hong Kong, Singapore, Vietnam, China, and Cambodia. The technology-driven bank, also known as "HLB" or "the Bank," boasts the traditional Malaysian culture in its business operations. In Singapore, the banking operation commenced in 1877 with the opening of the first branch by The Hongkong and Shanghai Banking Corporation Limited, its associate bank. HSBC Singapore plays a significant role in supporting Singapore's economy and fiscal services over the centuries. As a qualifying full banking establishment, HSBC Singapore offers a range of world-standard banking, credit cards, insurance, trustee services. With its early presence in the Singapore market, HSBC has contributed significantly to the development of home sector business enterprises, institutional, and retail group customers. The bank's strong network on the island. HSBC Singapore is among the world's largest banking groups, initiated its foremost bank in Singapore in 1877, during a time when Singapore's port was considered the largest connecting business people between Hong Kong and Kolkata. The ICBC Singapore offers personal current accounts, wide remittance services, RMB remittance settled in advance, currency exchange, and abroad study financing. Additionally, it provides a personal FX fixed deposits. ICICI Bank Singapore is part of the India-based ICICI Bank, offering 3 branches to its Singapore customers. The Indian Overseas Bank Singapore, established in 1941, offers extensive banking services, including savings bank, fixed deposit, current account, retail banking, trade finances, private and comprehensive NRI services. Maybank Singapore is among the top leading banks in Asia, boasting remarkable contributions to volunteer and philanthropic activities. With over 2400 offices across 20 countries, Maybank has emerged as one of the major global banks worldwide. In Singapore, Maybank earned certification of a Qualifying Full Bank and commenced its overseas operation with the opening of its first branch in South Bridge Road. Oversea-Chinese Banking Corporation (OCBC) is headquartered in Singapore, but the information provided about this bank is not included in the given text. Banking Corporation Limited, abridged as OCBC Bank, is one of the major publicly listed banking group has later been recognized as the 2nd largest financial service provider in South-East Asia by its net worth and amid the most highly-rated banks worldwide. OCBC Branches in Singapore PT Bank Negara Indonesia (Persero) Tbk bank initiated its banking operation in Singapore on October 14th 1955. This is the only Indonesian bank that has a license of a Full-Bank to operate in Singapore with strong banking network through city, renowned bank of Indonesia and across world, current account and fixed deposits, and corporate lending. Apart from above, esteemed bank also offer few exclusive financial products and services in Singapore, including BNI SING-Plus with minimum deposit SGD 50 or USB personal banking. Medical / Hospital Guarantee Bank guarantee of BNI can get healthcare services through instead carrying cash currency for emergency hospital visits. Custodian Services Bank offers comprehensive custodian services background Eurobonds and secure keeping customer securities. POSB Bank is recognized as oldest banking service providing groups in Singapore, initiated operation Post Office Savings Bank on January 1st, 1877. Services offered by POSB bank include savings bank current deposits fixed deposits fixed deposits business home loan mortgages credit cards debit cards UMBC widely known RHB Bank Berhad Singapore in 1999. In 2011, it celebrated group's 50 years of industry offering deep insight excellence financial products services clients. State Bank of India, Singapore Branches and ATMs Bank of India, Singapore Branches Bank of India, Sin East Asia, Singapore Branch Incorporated in Hong Kong, presented initiated banking operation Singapore fully licensed bank with ACU operation in 1952. The Bank of Tokyo-Mitsubishi UFJ Singapore commenced banking business Singapore back 1959 but became more aggressive subsequent regional headquarters Asia OCEANIA from Japan to Singapore July 2013. These days, with well-equipped major regional headquarter The Bank of Tokyo-Mitsubishi Singapore office covers commercial operation 13 countries over South Asia Oceania Southeast Asia. The bank also offers services clients under brand name MUFG Singapore and as Bank Ayudhya ('Krungsri') Thailand. Varieties of services offered by bank in Singapore include lending advantage Singapore dollar other popular currencies deposit accounts Singapore dollar demanding currencies deposit accounts Singapo corporate business finance corporate investment consultancy project financing bank guarantee services merger acquisition project advisory financing. Islamic Bank of Asia introduced major DBS Bank Singapore 7th May 2007. IB is only Asia-based bank which has banking license Dubai International Financial Centre. With thorough understanding Asian banking market expert bankers solid Middle Eastern banking groups with a strong presence in Singapore. UCO Bank, an Indian bank, started its Singapore operations in 1951 and has since expanded to Hong Kong as well. It offers a range of services including retail business deposits, credit cards, and insurance. On the other hand, United Overseas Bank (UOB) is a Singapore-based bank with a significant global presence. UOB has undergone several successful acquisitions and has been rated highly by international rating agencies. The bank operates in 19 countries across Asia Pacific, Western Europe, and Northern America, with a strong focus on Singapore's digital banking landscape is rapidly evolving, with four players receiving approval from the Monetary Authority of Singapore (MAS). These digital banks aim to revolutionize financial services by leveraging technology for convenience, innovation, and accessibility. However, it's worth noting that Trust Bank operates as a digitally native bank despite having a full bank licence, further expanding the scope of digital banking in Singapore. Digital banks in Singapore continue to evolve with advances in AI tools that personalise banking services based on user preferences, making financial management more efficient and user-friendly. While MAS does not grant new digital bank licenses for now, institutions like Trust Bank and ANEXT Bank are leading the charge in transforming Singapore's financial landscape. These digital banks offer various solutions and services tailored to different customer segments, including individuals, SMEs, and start-ups. For instance, Trust Bank introduced Savings Pots with no lock-in period and instant withdrawals, along with gamified features to help customers save better. ANEXT Bank offers investment funds for MSMEs after partnering with Schroders. However, it's essential to note that digital banks in Singapore are licensed and regulated by MAS, adhering to strict security and compliance standards. Users can open multiple accounts with different digital banks to take advantage of various features, such as high-interest savings or cashback rewards. Digital banks in Singapore do not offer physical branches for customer support but provide live chat, in-app messaging, email, and dedicated hotlines for business users or NTUC members. When it comes to SMEs, ANEXT Bank stands out with its digital wholesale bank license, offering flexible business loan products and a multicurrency business account with no setup fees. Singapore is renowned as an international financial center and wealth management hub in Asia, with over 150 deposit-taking institutions. The five largest banks in Singapore are ranked by total assets, with DBS Group leading the list. Other popular banks in Singapore include Overseas Bank, Standard Chartered, and Maybank Singapore being one of the top 10 banks in Singapore. Citi was awarded a Qualifying Full Bank (QFB) licence by Monetary Authority of Singapore in 1999. Today, the company employs over 9,500 people and has over 1,500 customer touch points islandwide. HSBC Singapore is a wholly-owned subsidiary of British HSBC Holdings plc. It offers consumer, commercial, private and investment banking, wealth management, trustee and capital markets services as well as car, travel, personal accident, international health, home and life insurance. HSBC is the oldest bank in Singapore is the group's hub for Southeast Asia. It provides a broad array of financial products and services to local, regional and multinationals corporations, financial institutions, and high-net-worth clients. The company is a subsidiary of French giant BNP Paribas Group. State Bank of India provides a broad array of retail and corporate banking services including current accounts, fixed and foreign currency deposits; personal, home, bridging and student loans; credit cards secured overdraft, commercial property lending, investments, premium and asset financing, lines of credit, syndication facilities, escrow services, corporate and global remittances, insurance, and internet banking. Bank of China Bank of Chi and personal loans, deposits, credit and debit cards, foreign exchange, remittance, treasury and financial institutions services, wealth management, private banking, trade finance, banker's guarantee, insurance, unit trusts, online and mobile banking, safe deposit boxes, and more. RHB Bank Berhad Singapore serves individuals and corporations through five main business areas: Commercial Banking, Wealth Management & Personal Financial Services, Corporate Banking, insurance, foreign exchange, online banking and more. Singapore's banking system is composed of various institutions, each catering to specific customer needs. The Monetary Authority of Singapore (MAS) plays a vital role in maintaining the stability and integrity of the financial system. MAS oversees all financial institutions, including banks, insurance companies, and capital market intermediaries. The MAS Financial Institutions Directory provides a detailed classification of banks operating in Singapore. Local banks, such as DBS Bank, OCBC, and UOB, offer a full range of financial services to individuals and businesses. Wholesale banks focus on serving large corporations and institutional investors, providing services like trade finance, corporate lending, and treasury management. Finance companies cater to businesses and High-Net-Worth Individuals (HNWIs) with specialized services, such as corporate finance and asset management. Singapore's banking system is transforming digitally, with MAS issuing licenses to firms like Singtel and Grab, Sea Limited, and Ant Financial. This has created a competitive environment that fosters innovation. Several factors make Singapore's banking system stand out. Firstly, MAS's regulations ensure financial stability and protect consumer interests. Secondly, the country's sound economic fundamentals and open-market policies attract global businesses and investors. Located in Southeast Asia, Singapore serves as a gateway to the region's fast-growing economies. The city-state is also a leader in fintech, with banks and startups collaborating on cutting-edge solutions. Singapore's well-educated workforce supports the advanced operations of its financial institutions. The banking system reflects the nation's commitment to financial excellence, combining strong regulatory oversight, diverse banking options, and a forward-looking approach to innovation. Whether you're looking for everyday banking services or sophisticated financial solutions, Singapore's banking sector provides a secure and dynamic environment. paraphrased text here ###ENDARTICLE

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