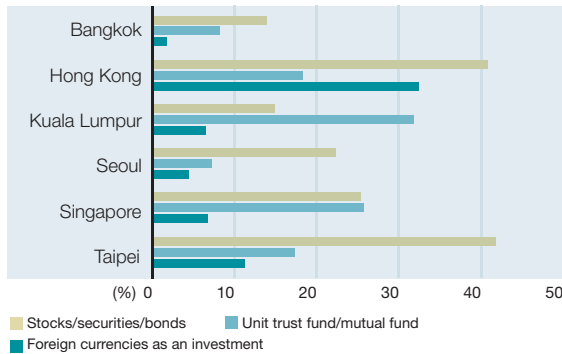


Personal investing by Asia's affluent

Knowing where to invest and achieving the right mix of products isn't always obvious, even to the most sophisticated investor. Synovate, a market research firm based in Hong Kong, recently surveyed people in the top 20 percent income bracket in 11 Asia-Pacific countries to compare their investment profiles. The most popular investments are still traditional products like stocks and securities, property and life insurance. But investing patterns showed some interesting variations around the region. Here, we look at results from six of the leading markets – Bangkok, Hong Kong, Kuala Lumpur, Seoul, Singapore and Taipei.

Personal financial products



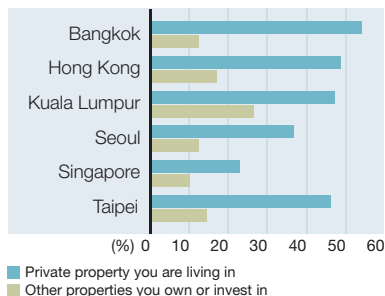
Taipei and Hong Kong take a bet on stocks

Taipei stands just ahead of Hong Kong for stock and bond ownership, with more than 40% of those surveyed in each city holding such security investments. Singapore and Kuala Lumpur are more inclined to invest through unit trusts and mutual funds. Hong Kong's affluent show a strong preference for foreign currency investments, a reflection of the territory's open banking system and its reliance on international commerce.

Property strategies

Bangkok takes top position for property ownership. While 54% of those surveyed owned their own property, only 12% owned a property for investment purposes. Kuala Lumpur and Hong Kong rank highest for investment properties.

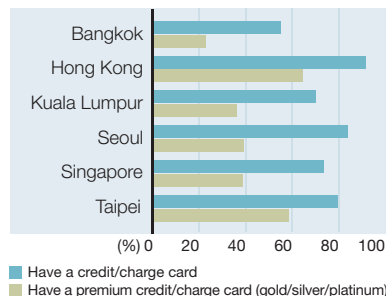
Property ownership in Asian cities



Charging it

Asians love credit cards and nowhere more so than in Hong Kong, where market penetration is almost complete. Seoul and Taipei are a close second and third. Premium credit cards are highly sought after in the same three markets.

Credit card use in Asian cities



Well-insured in Singapore

We all recognise the need to take care of our loved ones and that is reflected in the popularity of life insurance products. At least 50% of the affluent population in each market had some life insurance products, with Singapore leading the way.

Life insurance holdings in Asian cities

