

5 questions

with Sean Kouplen

Sean Kouplen is the president and CEO of Regent Bank. He has held many leadership positions, including president of the Oklahoma State University National Alumni Association, Bixby Chamber of Commerce and Rotary Club of Bixby. Kouplen is on the board of directors of Junior Achievement and the Tulsa Chamber Small Business Council.

Interview conducted by Lauri Winslow, World staff writer

1 How long has Regent Bank been in the Tulsa market, and what are its plans for the area?

Regent Bank is a 111-year-old community bank that was purchased by our ownership group, Regent Capital Corp., on April 1, 2008. We entered the Tulsa market in August 2008 by opening a full-service bank on the southwest corner of 71st Street and Yale Avenue, and the results have been outstanding. Regent Bank is among Oklahoma's fastest-growing banks, doubling in asset size from \$72 million to \$146 million in only two years. Much of this growth has occurred in metropolitan Tulsa.

Regent Bank's goal is to become Tulsa's premier business bank by inviting business owners to experience a different way of banking. We believe that people bank with people, not banks, and we try to develop relationships with our clients that extend far beyond the typical deposit and lending functions.

2 With only one branch in the Tulsa market, how does the bank go about distinguishing itself?

Regent Bank is owned by 72 different families, many of whom own businesses in the Tulsa area. These individuals serve as our eyes and ears in the marketplace and help us take advantage of opportunities.

Technology grants us the ability to serve our clients with a limited number of physical locations. Regent Bank mixes old-fashioned conveniences like courier service with new technologies such as Desktop Depositor, which allows clients to deposit checks from their offices.



STEPHEN PINGRY/TULSA WORLD

3 Do the current low interest rates put pressure on community banks, and how are you coping with the situation?

Net interest margins are squeezed by the historic low rates, putting pressure on bank profitability. When you couple this with extraordinary expenses such as one-time FDIC assessments and additions to build loan loss reserves, it is a challenging time for banks.

Fortunately, we are managing the situation by growing our loan portfolio while simultaneously increasing our efficiency. Like many of our clients, we are learning to do more with less. Regent Bank has the same number of employees now that we had in April 2008. Our investment in technology has allowed us to provide quality client service without adding overhead.

4 A new rule that goes into effect next year will no longer allow banks to automatically enroll their customers in expensive overdraft loan programs. Instead, banks have to get customers' consent before they can charge expensive overdraft fees. Do you support this change?

We fully support this new rule. Anything that increases transparency and helps our clients make better financial decisions is positive.

Generally speaking, I believe that overdraft privilege programs can provide a valuable service to bank clients when used correctly. Research shows that clients prefer having their overdrafts paid when they write checks for important items such as their rent, house payment, car repairs, or medical expenses. They simply do not like being tricked into paying expensive bank fees when they believed they had money in their account. This

new rule should help to improve this situation.

5 We keep hearing how Oklahoma's banks have fared well in comparison to some financial institutions in other parts of the country. What is your assessment on the health of banks?

Independent studies have shown that Oklahoma banks are well capitalized and strong. Oklahoma bankers seem to have been more conservative in their credit decisions than their counterparts in many areas of the country.

The Oklahoma and Tulsa economies historically lag the rest of the country so we may still see some slowing in certain sectors. I am confident, however, that our banking system is strong enough to weather these challenges and emerge stronger than ever.

Fiat confirms new engine to be built at U.S. factory

A city near Detroit beats out Saltillo, Mexico, for the plant.

BY DEE-ANN DURBIN
Associated Press

AUBURN HILLS, Mich. — Fiat SpA will build a new, more fuel-efficient engine for Fiat and Chrysler vehicles at a plant near Detroit, Fiat CEO Sergio Marchionne said Thursday.

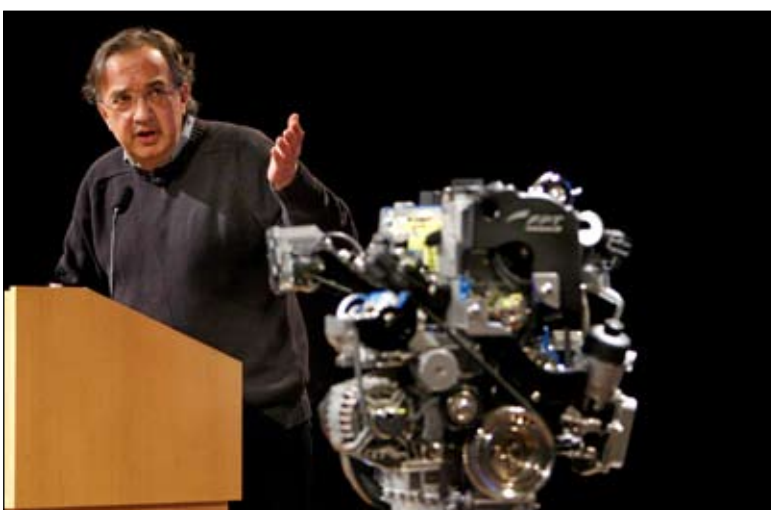
Marchionne said production of the 1.4-liter, four-cylinder engine will begin in the fourth quarter of next year. It will power the Fiat 500 minicar, which will be made in Mexico and will go on sale in the U.S. in 2011. It will eventually replace engines in other Chrysler vehicles.

Marchionne said the engine's variable valve timing system, which was developed by Fiat over the last five years, "gives the engine the lungs of an athlete." It improves fuel-efficiency by 10 percent and reduces emissions by 20 percent, he said.

Turbocharged and direct-injection versions are also in the works, which will allow the engine to replace some of Chrysler's V-6 and V-8 engines, Marchionne said.

The engine will be built at a plant in Dundee that had been the home of an engine alliance between Chrysler, Mitsubishi Motors and Hyundai. That alliance dissolved after Fiat took control of Chrysler this summer.

The Michigan Economic Growth Authority Board in November approved a \$4.6 million, 10-year tax credit for Chrysler in exchange for investing \$179 million in the Dundee plant. Mar-



Fiat CEO Sergio Marchionne stands next to a model of the new 1.4-liter engine scheduled to be built near Detroit during a news conference Thursday in Auburn Hills, Mich. The Italian automaker plans to invest millions in a Michigan factory to build the fuel-efficient four-cylinder engine that eventually will power Chrysler cars. Fiat took control of bankrupt Chrysler earlier this year. CARLOS OSORIO/Associated Press

chionne said the investment will create 155 jobs.

Michigan was competing with Saltillo, Mexico, for the plant, and the tax break was needed because Chrysler could pay lower wages and taxes in Mexico, according to the memo. Saltillo also is closer to the factory in Toluca, Mexico, where the 500 will be built.

The Dundee plant has been held up as a model for the industry because of a flexible work arrangement agreed to by the union as well as the requirement that all workers have at least a two-year college degree. Michigan Gov. Jennifer Granholm said she was worried that the plant would be closed down as part of the Fiat restructuring.

"It would be a waste to not de-

ploy a flexible workforce that has great talent," she said.

Separately, Marchionne said Chrysler won't rule out a lawsuit after the Senate passage Sunday of a spending bill that sets up an arbitration process for dealers scheduled to be shut down by Chrysler and General Motors Co.

Marchionne said the legislation adds unnecessary complication and confusion to an already painful process for dealers, and that an earlier agreement struck with lawmakers that would have allowed arbitration should have been enough.

"Having said this, if Congress wants this, Congress gets this. And we'll live with the consequences and react accordingly," he said.

Exercise good judgment when choosing health club

Dear Action Line: My Christmas wish is to trade my "tubby 12-pack abs" for "sexy six-pack abs" at a gym. What are the ins and outs of joining health clubs? — H.E.F., Tulsa



Phil Mulkins
ACTION LINE
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699-8888

Losing weight and getting into shape are the most common of New Year's resolutions, and Kiplinger's Personal Finance magazine's January issue lays it all out at tulsaworld.com/KIP6packabs.

Before taking on a pricey gym membership, try a few on for size. Read sample contracts and ask questions. Many clubs offer free trial visits or complimentary seven-day passes, especially in January, as this is the make-or-break month for the fitness industry.

Be a smart member: With an industry retention rate of just 50 percent, clubs are offering concessions to current members, such as letting them put their memberships on hold while they are on vacation or out of work, etc.

Be resourceful: Ask about package deals on personal training that are cheaper than individual sessions and about premium spa services for the price of a basic treatment. Take advantage of discounts your employer has negotiated with a fitness club and ask your health insurer whether it offers a fitness rebate if you join a gym.

Enrollment fee discounts: Anytime Fitness, the largest coed fitness chain in the world, is cutting its enrollment fee in half at some clubs and waiving it at others. Curves, a gym for women only, slashed its \$199 initial service fee in half and is offering the first 30 days free. Gold's Gym is waiving enrollment fees for January.

Beware attached strings: Clubs often offer bonuses of one month's free enrollment to joiners who sign year-long contracts and often discount monthly fees to those who agree to charge credit cards automatically or prepay memberships. Herein lies the risk: In this economy it is possible

to have a year-long membership in a defunct club.

Do it yourself: Exercising at home is cheaper. Once the equipment is purchased, you're halfway there. Search Internet auction sites and the Tulsa World's classified ads for used equipment from people who've discovered they aren't really the workout type, even at home. Treadmills, NordicTracks and rowing machines are often listed for \$100 or less.

Go hi-tech: If you own Wii Fit already, you can upgrade to the new Wii Fit Plus for \$20. Or you can buy the game and balance board for \$100. Wii Fit offers strength training, aerobics and yoga and balance games to give you a varied workout at home.

HealthClubs.com: This is the consumer organization of the International Health, Racquet and Sportsclub Association representing health and fitness facilities, gyms and sports clubs worldwide.

IHRSA's Web site makes it easy to locate IHRSA member health clubs here and internationally. HealthClubs.com displays map locations of clubs everywhere. It also lists clubs offering specific programs or amenities such as tennis courts and swimming pools. Traveling fitness buffs can access tulsaworld.com/HealthClubs to find clubs participating in the IHRSA Passport Program for information on guest fees.

Submit Action Line questions by calling 699-8888 or by e-mailing phil.mulkins@tulsaworld.com or by mailing them to Tulsa World Action Line, PO Box 1770, Tulsa OK 74102-1770.

| FOREIGN EXCHANGE | | | | | ENERGY FUTURES | | | | | AGRICULTURE FUTURES | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| MAJORS | CLOSE | CHG. | %CHG. | 6MO. AGO | 1YR. AGO | EXP. | OPEN | HIGH | LOW | SETTLE | CHG | EXP. | OPEN | HIGH | LOW | SETTLE | CHG | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>The dollar spiked to a three-month high against the euro. Markets brushed off U.S. reports pointing to a slow recovery and focused instead on the unwinding of the Fed's emergency support measures.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUROPE/AFRICA/MIDDLE EAST | | | | | NATURAL GAS (NYMEX) | | | | | WHEAT (CBOT) | | | | | PORK BELLIES (CME) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ASIA/PACIFIC | | | | | NY HARBOR GAS BLEND (NYMEX) | | | | | WINTER WHEAT (KCBT) | | | | | PORK BELLIES (CME) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>FOREIGN EXCHANGE</p> <table border="1"> <thead> <tr> <th>MAJORS</th> <th>CLOSE</th> <th>CHG.</th> <th>%CHG.</th> <th>6MO. AGO</th> <th>1YR. AGO</th> </tr> </thead> <tbody> <tr> <td>USD per British Pound</td> <td>1.6156</td> <td>-0.0154</td> <td>-0.95%</td> <td>1.6419</td> <td>1.5476</td> </tr> <tr> <td>Canadian Dollar</td> <td>1.0702</td> <td>+0.0072</td> <td>+0.67%</td> <td>1.1305</td> <td>1.1987</td> </tr> <tr> <td>USD per Euro</td> <td>1.4349</td> <td>-0.0167</td> <td>-1.16%</td> <td>1.3960</td> <td>1.4349</td> </tr> <tr> <td>Japanese Yen</td> <td>89.96</td> <td>+0.06</td> <td>+0.07%</td> <td>95.70</td> <td>87.96</td> </tr> <tr> <td>Mexican Peso</td> <td>12.9620</td> <td>+0.2540</td> <td>+1.96%</td> <td>13.3825</td> <td>13.0939</td> </tr> <tr> <td colspan="6">EUROPE/AFRICA/MIDDLE EAST</td> </tr> <tr> <td>Israeli Shekel</td> <td>3.7940</td> <td>+0.0140</td> <td>+0.37%</td> <td>3.9650</td> <td>3.7063</td> </tr> <tr> <td>Norwegian Krone</td> <td>5.8693</td> <td>+0.1009</td> <td>+1.72%</td> <td>6.3619</td> <td>6.5864</td> </tr> <tr> <td>South African Rand</td> <td>7.5212</td> <td>+0.0996</td> <td>+1.32%</td> <td>8.0505</td> <td>9.8328</td> </tr> <tr> <td>Swedish Krona</td> <td>7.2886</td> <td>+0.0944</td> <td>+1.30%</td> <td>7.8370</td> <td>7.6278</td> </tr> <tr> <td>Swiss Franc</td> <td>1.0466</td> <td>+0.0069</td> <td>+0.66%</td> <td>1.0783</td> <td>1.0779</td> </tr> <tr> <td colspan="6">ASIA/PACIFIC</td> </tr> <tr> <td>Australian Dollar</td> <td>1.1272</td> <td>+0.0155</td> <td>+1.38%</td> <td>1.2575</td> <td>1.4268</td> </tr> <tr> <td>Chinese Yuan</td> <td>6.8306</td> <td>-0.0019</td> <td>-0.03%</td> <td>6.8397</td> <td>6.8363</td> </tr> <tr> <td>Hong Kong Dollar</td> <td>7.7557</td> <td>+0.0032</td> <td>+0.04%</td> <td>7.7503</td> <td>7.7501</td> </tr> <tr> <td>Indian Rupee</td> <td>47.054</td> <td>+0.475</td> <td>+1.01%</td> <td>47.955</td> <td>47.474</td> </tr> <tr> <td>Singapore Dollar</td> <td>1.4021</td> <td>+0.0051</td> <td>+0.36%</td> <td>1.4539</td> <td>1.4366</td> </tr> <tr> <td>South Korean Won</td> <td>1160.50</td> <td>-0.00</td> <td>-0.00%</td> <td>1269.35</td> <td>1324.40</td> </tr> <tr> <td>Taiwan Dollar</td> <td>32.36</td> <td>-0.00</td> <td>-0.00%</td> <td>33.00</td> <td>32.72</td> </tr> </tbody> </table> | | | | | | | | | | | | | | | | | | | MAJORS | CLOSE | CHG. | %CHG. | 6MO. AGO | 1YR. AGO | USD per British Pound | 1.6156 | -0.0154 | -0.95% | 1.6419 | 1.5476 | Canadian Dollar | 1.0702 | +0.0072 | +0.67% | 1.1305 | 1.1987 | USD per Euro | 1.4349 | -0.0167 | -1.16% | 1.3960 | 1.4349 | Japanese Yen | 89.96 | +0.06 | +0.07% | 95.70 | 87.96 | Mexican Peso | 12.9620 | +0.2540 | +1.96% | 13.3825 | 13.0939 | EUROPE/AFRICA/MIDDLE EAST | | | | | | Israeli Shekel | 3.7940 | +0.0140 | +0.37% | 3.9650 | 3.7063 | Norwegian Krone | 5.8693 | +0.1009 | +1.72% | 6.3619 | 6.5864 | South African Rand | 7.5212 | +0.0996 | +1.32% | 8.0505 | 9.8328 | Swedish Krona | 7.2886 | +0.0944 | +1.30% | 7.8370 | 7.6278 | Swiss Franc | 1.0466 | +0.0069 | +0.66% | 1.0783 | 1.0779 | ASIA/PACIFIC | | | | | | Australian Dollar | 1.1272 | +0.0155 | +1.38% | 1.2575 | 1.4268 | Chinese Yuan | 6.8306 | -0.0019 | -0.03% | 6.8397 | 6.8363 | Hong Kong Dollar | 7.7557 | +0.0032 | +0.04% | 7.7503 | 7.7501 | Indian Rupee | 47.054 | +0.475 | +1.01% | 47.955 | 47.474 | Singapore Dollar | 1.4021 | +0.0051 | +0.36% | 1.4539 | 1.4366 | South Korean Won | 1160.50 | -0.00 | -0.00% | 1269.35 | 1324.40 | Taiwan Dollar | 32.36 | -0.00 | -0.00% | 33.00 | 32.72 |
| MAJORS | CLOSE | CHG. | %CHG. | 6MO. AGO | 1YR. AGO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD per British Pound | 1.6156 | -0.0154 | -0.95% | 1.6419 | 1.5476 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Canadian Dollar | 1.0702 | +0.0072 | +0.67% | 1.1305 | 1.1987 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD per Euro | 1.4349 | -0.0167 | -1.16% | 1.3960 | 1.4349 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Japanese Yen | 89.96 | +0.06 | +0.07% | 95.70 | 87.96 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mexican Peso | 12.9620 | +0.2540 | +1.96% | 13.3825 | 13.0939 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUROPE/AFRICA/MIDDLE EAST | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Israeli Shekel | 3.7940 | +0.0140 | +0.37% | 3.9650 | 3.7063 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| South African Rand | 7.5212 | +0.0996 | +1.32% | 8.0505 | 9.8328 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Swedish Krona | 7.2886 | +0.0944 | +1.30% | 7.8370 | 7.6278 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Swiss Franc | 1.0466 | +0.0069 | +0.66% | 1.0783 | 1.0779 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ASIA/PACIFIC | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Australian Dollar | 1.1272 | +0.0155 | +1.38% | 1.2575 | 1.4268 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chinese Yuan | 6.8306 | -0.0019 | -0.03% | 6.8397 | 6.8363 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Hong Kong Dollar | 7.7557 | +0.0032 | +0.04% | 7.7503 | 7.7501 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Indian Rupee | 47.054 | +0.475 | +1.01% | 47.955 | 47.474 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Singapore Dollar | 1.4021 | +0.0051 | +0.36% | 1.4539 | 1.4366 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| South Korean Won | 1160.50 | -0.00 | -0.00% | 1269.35 | 1324.40 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Taiwan Dollar | 32.36 | -0.00 | -0.00% | 33.00 | 32.72 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |