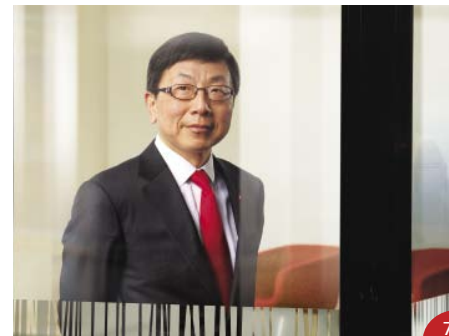
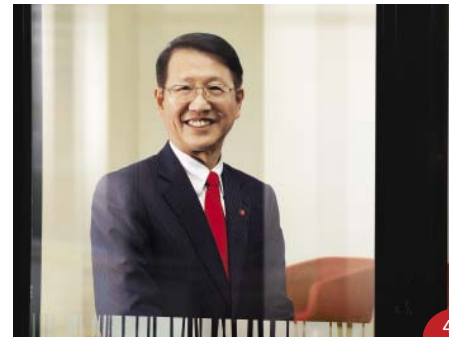
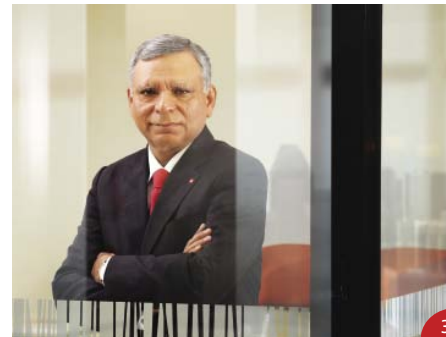


GROUP MANAGEMENT COMMITTEE

The Group Management Committee comprises a total of 19 members, including members of the Group Executive Committee.



1 Piyush Gupta*, Chief Executive Officer **2 Eric Ang**, Capital Markets **3 Sanjiv Bhasin**, DBS India **4 Jerry Chen**, DBS Taiwan
5 Chng Sok Hui*, Chief Financial Officer **6 Domenic Fuda**, Consumer Banking and Wealth Management **7 Neil Ge**, DBS China
8 David Gledhill*, Group Technology & Operations **9 Sue Lynn Koo**, Group Legal, Compliance & Secretariat **10 Lee Yan Hong**,
 Group Human Resources **11 Andrew Ng***, Treasury and Markets **12 Jimmy Ng**, Group Audit **13 Karen Ngui**, Group Strategic Marketing
 & Communications **14 Sebastian Paredes***, DBS Hong Kong **15 Elbert Pattijn***, Chief Risk Officer **16 Sim S Lim***, DBS Singapore
17 Tan Su Shan*, Consumer Banking and Wealth Management Group **18 Melvin Teo**, DBS Indonesia **19 Jeanette Wong***,
 Institutional Banking Group

*Those marked by * are also in the Group Executive Committee.*

For more information on the Group Management Committee members, please refer to pages 193 to 194.

GROUP MANAGEMENT COMMITTEE

The Group Management Committee comprises a total of 19 members, including members of the Group Executive Committee.

1 Piyush Gupta*

Chief Executive Officer

Piyush is Chief Executive Officer and Director of DBS Group, as well as Director of DBS Bank (Hong Kong) and The Islamic Bank of Asia. Prior to joining DBS, he was Citigroup's Chief Executive Officer for South East Asia, Australia and New Zealand. His external appointments include serving on the boards of the Institute of International Finance, Washington, The Institute of Banking and Finance, Dr Goh Keng Swee Scholarship Fund, the MasterCard Asia/Pacific, Middle East and Africa Regional Advisory Board and Human Capital Leadership Institute.

2 Eric Ang

Capital Markets

Eric started his career with DBS in 1978 and is currently responsible for Capital Markets. Within the DBS Group, he serves on a number of boards including DBS Asia Capital, Hwang-DBS (Malaysia) Berhad and The Islamic Bank of Asia.

3 Sanjiv Bhasin

DBS India

Sanjiv is the country head of DBS Bank Ltd, India, a role he has held since 2008. A seasoned banker, Sanjiv started his career with HSBC India in 1979 where he was previously Chief Operating Officer. Sanjiv has worked in various capacities spanning corporate, investment banking, credit and risk management in India, London and Mauritius. Before joining DBS, he was the CEO and Managing Director of Rabo India Finance.

4 Jerry Chen

DBS Taiwan

Jerry is the country head of DBS Bank Ltd, Taiwan. Prior to joining DBS in 2008, he was the President of Ta Chong Bank for four years, during which he significantly increased the bank's asset quality to attract foreign investments. Jerry has extensive experience in Corporate Banking, Consumer Banking and Treasury businesses and spent over 25 years in Citibank, Taiwan.

5 Chng Sok Hui*

Chief Financial Officer

Sok Hui was awarded the DBS scholarship and joined DBS in 1983. She was appointed Group CFO in 2008, and prior to this appointment, she was Group Head of Risk Management for six years. She is the Supervisor of DBS Bank (China) Board and a board member of the Housing & Development Board, and the Inland Revenue Authority of Singapore. She has served on the Accounting Standards Council in Singapore since 2009. Sok Hui received the Best CFO award at the Singapore Corporate Awards 2013. Her professional qualifications include CFA / FRM / FICP / CA (Singapore).

6 Domenic Fuda

Consumer Banking and Wealth Management Group

Domenic is the Deputy Group Head for the Consumer & Wealth Management business. Domenic joined DBS in 2010 as CFO for the Consumer Banking Group. Prior to joining DBS, he spent over 16 years with Citigroup in a variety of senior management roles across business, risk management and finance. Domenic is a director of AXS Pte Ltd, Hutchison DBS Card Limited and Network for Electronic Transfers (Singapore) Pte Ltd (NETS).

7 Neil Ge

DBS China

Neil is the country head of DBS Bank (China) Ltd. A seasoned banker, he has over 20 years of international experience spanning Beijing, Shanghai, Hong Kong, Tokyo and New York. Formerly Managing Director at Credit Suisse's Shanghai office, Neil played an instrumental role in building up the joint venture between Credit Suisse and Founder Securities.

8 David Gledhill*

Group Technology & Operations

David brings with him over 25 years of experience in the financial services industry and has spent over 20 years in Asia. Prior to joining DBS in 2008, he held progressively senior positions with regional responsibilities in JP Morgan where he was involved with several mergers, offshoring as well as the regionalisation of the bank's operations. David is a Director of Singapore Clearing House Pte Ltd and a member of IBM Advisory Board.

9 Sue Lynn Koo

Group Legal, Compliance & Secretariat

Sue Lynn oversees the legal, compliance and board support functions for DBS Group. Prior to joining DBS, she served as Managing Director and General Counsel of Korea Exchange Bank, and previously worked for Prudential Financial, Inc. and Morrison & Foerster LLP.

10 Lee Yan Hong

Group Human Resources

With more than 25 years of Human Resources experience in a diverse range of industries, Yan Hong is responsible for driving the strategic people agenda of DBS Group. Prior to joining DBS in 2011, Yan Hong was Citigroup's Managing Director of Human Resources, Singapore. She has also worked at General Motors and Hewlett Packard previously.

11 Andrew Ng**Treasury and Markets*

Andrew joined DBS in 2000 and has over 28 years of experience in the treasury business. Prior to joining DBS, he was Executive Director at Canadian Imperial Bank of Commerce (CIBC) from 1995 to 1999. He set up CIBC's trading platform and derivative capabilities on Asian currencies. Between 1986 and 1995, Andrew was Head of North Asia Trading and Treasurer of Chase Manhattan Bank in Taipei.

12 Jimmy Ng*Group Audit*

Jimmy Ng is the Head of Group Audit at DBS Bank. In this role, he is responsible for strengthening the bank's control environment, risk management and governance process. He has over 20 years of banking experience across a broad range of functions including T&O, Risk Management, Product Control and Audit. His international career has spanned multiple geographies including Singapore, London and Amsterdam, focusing on setting up of new functions and migration of cross border operations. Prior to DBS, he held progressively senior positions in Morgan Guaranty Trust Company of New York, ABN AMRO Bank and Royal Bank of Scotland.

13 Karen Ngui*Group Strategic Marketing & Communications*

Karen is responsible for corporate communications, brand management, strategic marketing and corporate social responsibility. She has over 25 years of experience in the financial sector and prior to joining DBS in 2005, was the Global Head of Brand Management and Strategic Marketing at Standard Chartered Bank. She sits on the Board of Governors of the Singapore International Foundation.

14 Sebastian Paredes**DBS Hong Kong*

Sebastian is the CEO of DBS Bank (Hong Kong) Ltd and DBS Hong Kong Branch. He is a non-executive Director of DBS China and a member of DBS Group Executive Committee. A banker of over 28 years, Sebastian has a strong track record in building franchises across multiple markets. Prior to joining DBS, Sebastian was President Director of PT Bank Danamon Indonesia where he solidified the bank's position in retail, SME and micro finance. Prior to that, he spent 20 years at Citi in South America, Middle East, Europe and Africa.

15 Elbert Pattijn**Chief Risk Officer*

Elbert has been Chief Risk Officer for DBS since October 2008. Prior to that, he was Head of Specialised Corporate and Investment Banking at the bank. Before DBS, he was Head of Debt Products Origination, Asia for ING Bank. He has previously held the position of Head of Counterparty Risk, Country Risk, Risk Research and Modelling for ING Group in Amsterdam. Elbert has also worked for Barclays and ABN AMRO.

16 Sim S Lim**DBS Singapore*

Sim is the first DBS country head with dedicated oversight for Singapore. He is responsible for helping the bank to derive greater synergy and value across the Singapore franchise. He spent the bulk of his 31-year banking career in Asia, where he assumed a wide variety of roles. Prior to joining DBS, Sim was the President and CEO of Citigroup Global Markets Japan Inc.

17 Tan Su Shan**Consumer Banking and Wealth Management Group*

Su Shan is responsible for growing DBS' regional wealth management and consumer banking business which encompasses DBS Private Bank, DBS Treasures Private Client, DBS Treasures and our regional consumer banking business. Prior to joining the bank, Su Shan was Morgan Stanley's Head of Private Wealth Management for Southeast Asia. She has also worked at Citi Private Bank as the Region Head for Singapore, Malaysia and Brunei. Su Shan is the co-chairman of the Monetary Authority of Singapore Private Banking Advisory Group.

18 Melvin Teo*DBS Indonesia*

President Director of PT Bank DBS Indonesia, Melvin is responsible for leading the team and driving business growth in Indonesia. Prior to this, he was the country head of DBS Bank (China) Limited. During his three-year stint as country head of China, Melvin successfully grew and strengthened the China franchise.

19 Jeanette Wong**Institutional Banking Group*

Jeanette oversees DBS' corporate banking and global transaction services businesses. She was the CFO of DBS for five years before taking on her current responsibilities in 2008. Prior to joining DBS in 2003, Jeanette spent 16 years at JP Morgan. Jeanette chairs the board of DBS Bank (Taiwan) and is also on the boards of DBS Bank (China), Neptune Orient Lines and Singapore International Arbitration Centre. She also chairs the Advisory Board of SMU Lee Kong Chian School of Business.

*Those marked by * are also in the Group Executive Committee.*