

GROUP MANAGEMENT COMMITTEE

The Group Management Committee comprises a total of 20 members, including members of the Group Executive Committee.

1 Melvin Teo *DBS Indonesia*
President Director of PT Bank DBS Indonesia, Melvin is responsible for leading the team and driving organic 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.

2 Kenneth Fagan *Group Legal, Compliance & Secretariat*
Kenneth joined DBS in 2008. He is an industry veteran with more than 30 years of legal experience. Kenneth spent 25 years with Citibank and relocated to

Singapore in 1994. He served as the first General Counsel of Citibank's Asia Pacific Consumer Business and subsequently as the General Counsel for Citibank's Asia Pacific Corporate Bank as well.

3 Bernard Tan *Strategic Projects*
Bernard leads strategic projects for DBS Group. Prior to this, his stints at DBS include being country head of Indonesia and leading the successful integration of Bowa Commercial Bank with DBS Taiwan. Bernard held a variety of senior leadership positions in the Singapore military and government before joining DBS in 2008.

4 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 2010, Yan Hong was Citigroup's Managing Director of Human Resources, Singapore. She has also worked at General Motors and Hewlett Packard previously.

5 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.

6 Jimmy Ng *Group Audit*
Jimmy 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 Technology and Operations, Risk Management, Product Control and Audit.

7 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.

8 Sebastian Paredes *DBS Hong Kong*
Sebastian is the country head of DBS Bank (Hong Kong) Ltd. A banker of over 25 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 commercial banking. Prior to that, he spent 20 years at Citi in South America, Middle East, Africa and Europe.

9 Tan Su Shan *Wealth Management*
Su Shan is responsible for growing DBS' regional wealth management business which encompasses DBS Private Bank, DBS Treasures Private Client and DBS Treasures. 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 a member of the Monetary Authority of Singapore Private Banking Advisory Group.

10 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 28-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.

11 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 Investment Bank Berhad and The Islamic Bank of Asia.

12 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.

13 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.

