

Group Management Committee

The Group Management Committee comprises 21 members, including members of the Group Executive Committee.

Piyush Gupta*

Chief Executive Officer

Piyush has been the Chief Executive Officer and Director of DBS Group since 2009. Prior to joining DBS, Piyush was Citigroup's Chief Executive Officer for Southeast Asia, Australia and New Zealand. He is Vice-Chairman of the Institute of International Finance, Washington, and Chairman of Sim Kee Boon Institute for Financial Economics Advisory Board. Additionally, he is a member of the United Nations Secretary-General's Task Force on Digital Financing of the Sustainable Development Goals, Singapore's Advisory Council on the Ethical Use of AI and Data, and the McKinsey Advisory Council. He also sits on the boards of Enterprise Singapore, Singapore's National Research Foundation, and the Singapore Council for Board Diversity. Piyush is a term trustee of the Singapore Indian Development Association.

Chng Sok Hui*

Chief Financial Officer

Sok Hui is the Chief Financial Officer of DBS Group. Prior to this appointment in October 2008, she was Group Head of Risk Management for six years. She is the Chairman of the DBS India Board, a board member of the Singapore Exchange as well as Changi Airport Group, and serves as a council member on the International Integrated Reporting Council.

Sok Hui previously served on the Boards of Bank of the Philippine Islands, The Inland Revenue Authority of Singapore, Housing & Development Board, Accounting Standards Council and, for 10 years, as Supervisor of DBS China Board.

Sok Hui is a Chartered Financial Analyst, a Certified Financial Risk Manager, an IBF Distinguished Fellow and a Fellow Chartered Accountant of Singapore. She was the recipient of several awards including AsiaRisk's Risk Manager of the Year (2002), Asian Banker's Inaugural Risk Manager of the Year (2012), "Best CFO" at the Singapore Corporate Awards (2013) and "Accountant

of the Year" at the inaugural Singapore Accountancy Awards (2014). She is a member of the International Women's Forum (Singapore).

Eng-Kwok Seat Moey

Capital Markets

Seat Moey is Group Head of Capital Markets. With more than 30 years of experience in investment banking, she leads the bank's equity fund raising, capital markets advisory and corporate finance functions. She also oversees the bank's securities business, DBS Vickers.

She was instrumental in the development of the REITs industry, having advised on several industry-first structures. She also played an integral role in growing DBS' capital markets franchise beyond Singapore through a number of regional landmark transactions. Under her leadership, DBS continues to lead the market in Singapore and Asia ex-Japan, ranking first in Regional and Singapore league tables. In 2019, DBS was named Best Investment Bank, Singapore by FinanceAsia, Best Investment Bank (Asia Pacific) by Global Finance, Best Investment Bank (Singapore) by Alpha Southeast Asia and Best Equity Advisor by The Asset, among others. A Singaporean, Seat Moey graduated from the National University of Singapore with a Bachelor of Arts and a Master of Commerce from the University of New South Wales.

Philip Fernandez

Corporate Treasurer

Philip is Group Corporate Treasurer, responsible for DBS' balance sheet, capital, wholesale funding and structural FX. He assumed the role a decade ago and has over 25 years of experience in financial services in Singapore and London. He was named "Bank Treasurer of the Year" at The Asset Asian Awards 2015 and led DBS to IFR Asia's Issuer of the Year 2016. Previously, he was DBS' co-head of market risk for five years. Philip is a Singaporean who holds an M.A. from Cambridge University where he studied Engineering and Management under a DBS scholarship. Between 2006 and 2013, Philip was also an adjunct associate professor for

the Singapore Management University, where he lectured on quantitative finance. He was previously a member of the HomeTeamNS Board of Governors and is currently a member of the Appeals Board under the Private Education Act.

Neil Ge

China

Neil is Chief Executive Officer of DBS Bank (China) Limited. A seasoned banker, he has more than 30 years of experience in corporate and investment banking, equities, fixed income and derivatives. He also has a breadth of international experience, having worked in a myriad of markets including Shanghai, Beijing, Hong Kong, Tokyo and New York. Prior to DBS, Neil was the Managing Director of Credit Suisse's Shanghai office.

Derrick Goh

Audit

Derrick is Head of Group Audit, responsible for strengthening the bank's controls, risks and governance. Prior to this, he oversaw the regional Treasures and Treasures Private Client wealth management business. His other roles at DBS include being Regional Head of Finance, Group Planning and Analytics.

With over 25 years of experience in finance and banking, Derrick spent more than a decade at American Express in senior finance roles across New York, Paris, London and Singapore. Derrick is currently a member of the Board of Governors, HomeTeamNS and volunteers in community activities.

Han Kwee Juan

Strategy & Planning

Kwee Juan is Group Head of Strategy and Planning. In this role, he is responsible for the development of strategic options and oversees strategic reviews across the bank. He also has group responsibility for ecosystems and transformation. He works with the bank's business units to develop new business models through ecosystem partnerships. He also spearheads the bank's transformation, innovation and data

agenda which encompasses design thinking, reimagining customer journeys, platform transformation, data science and analytics, and fintech partnerships.

Previously, Kwee Juan was the Chief Executive Officer of Citibank Singapore Limited. In his time there, he ran several businesses including treasury and markets, corporate investment banking, trade finance and services, cash management, securities and fund services, credit cards and loans, and retail banking and wealth management.

Lam Chee Kin

Legal, Compliance & Secretariat

Chee Kin oversees the legal and regulatory risk of DBS across legal entities, segments and geographies. A lawyer by profession, he has particular expertise in financial services regulation, and financial markets product and business structuring. Chee Kin has held legal and compliance portfolios in Standard Chartered, Rajah & Tann, Allen & Gledhill and J.P. Morgan. He also had a stint as Chief Operating Officer for Southeast Asia at J.P. Morgan. Currently, Chee Kin is a member of the Advisory Board to the Singapore Management University School of Law, the Advisory Panel to the NUS Centre for Banking and Finance Law, and the Data Protection Advisory Committee of Singapore.

Jimmy Ng*

Chief Information Officer/ Group Technology & Operations

Jimmy is Group Chief Information Officer and Head of Group Technology & Operations at DBS Bank. In this role, Jimmy manages more than 10,000 technology and operations professionals across the region. Previously, he was Deputy Head of Group Technology & Operations, responsible for running DBS' first technology development centre outside Singapore – DBS Asia Hub 2 in Hyderabad. Jimmy also supervised the bank's Middle Office Technology and Enterprise Architecture/ Site Reliability Engineering.

Prior to DBS, Jimmy spent 13 years with ABN Amro, working in functions such as middle office, operations, risk advisory services and

product control in London, Singapore and Amsterdam. Jimmy has a Bachelor of Science in Information Systems from the National University of Singapore and a Master of Business Administration from the Nanyang Technological University.

Lee Yan Hong

Human Resources

Yan Hong is Head of Group Human Resources at DBS Bank. She is responsible for the people agenda of the group, covering talent acquisition, compensation and benefits, talent and performance management, leadership and learning, employee relations, HR analytics and organisation development.

With over 30 years of experience in Human Capital Management driving the entire range of HR functions across various industries, Yan Hong leads the bank's transformation from the people angle, spearheading efforts to put in place the right organisation design, nurture the right culture, build the right capabilities needed for growth and success of the business, and ensure that DBS' employees are equipped with the right mindsets and skillsets to reinvent themselves for relevance and resilience.

Lim Him Chuan

Taiwan

Him Chuan is Chief Executive Officer of DBS Bank Taiwan. Prior to this, he was the Group Head of Product Management for DBS' Global Transaction Services, responsible for the bank's cash management and trade finance businesses. Under his leadership, the business registered robust growth with a strong focus on product digitalisation and significant improvements in the Greenwich Customer Satisfaction survey.

Prior to that, he was Chief Operating Officer for DBS' Institutional Banking Group and International Markets, leading various strategic business, customer and employee journey change programmes. He was also Head of Group Audit where he successfully transformed Group Audit into a multi-disciplinary professional services team,

which won the Singapore Internal Audit Excellence Award in 2012.

Sim S Lim*

Consumer Banking/ Wealth Management

Sim is Group Head of Consumer Banking and Wealth Management. Previously, he was DBS' first country head with dedicated oversight of Singapore for eight years. In the role, he focused on delivering greater synergy and value across the bank's Singapore franchise. Sim has been in the industry for over 35 years and has assumed career responsibilities in Asia, North America and the Middle East.

Before DBS, Sim was President and CEO of Nikko Citigroup Limited. During this time, Sim was also a board member of Nikko Citi Holdings Inc, and oversaw all corporate and investment banking, institutional brokerage, as well as fixed income and equity trading for Citigroup in Japan. In his time abroad, Sim also served as Chairman of Citibank Hong Kong, and non-executive Chairman of Citibank Berhad Malaysia. Sim currently serves as Chairman of the Singapore Land Authority and is Singapore's High Commissioner-Designate (Non-Resident) to the Federal Republic of Nigeria.

Andrew Ng*

Treasury & Markets

Andrew has over 33 years of experience in the treasury business, and is Head of Treasury & Markets at DBS Bank. Andrew played an integral role in expanding DBS' Treasury & Markets franchise throughout the region, helping to build a pan-Asia trading platform on different asset classes and establishing region-wide local currencies derivative capabilities for the bank. Prior to joining DBS, he was with the Canadian Imperial Bank of Commerce as Executive Director. In this role, Andrew initiated CIBC's trading platform and derivative capabilities on Asian currencies. He was also Head of North Asia Trading and Treasurer of Chase Manhattan Bank in Taipei.

Karen Ngui

Strategic Marketing & Communications

Karen leads corporate communications, brand management, strategic marketing as well as the bank's corporate volunteerism and DBS Foundation initiatives. As Managing Director and Head of Group Strategic Marketing and Communications, her responsibilities include shaping, enhancing and protecting the bank's brand, and building its reputation as a strong force-for-good and sustainability advocate. Karen has over 30 years of experience in corporate branding, marketing and communications and prior to joining DBS in 2005, she was Global Head of Brand Management and Strategic Marketing for Standard Chartered Bank.

Sebastian Paredes*

Hong Kong

Sebastian is Chief Executive Officer of DBS Bank (Hong Kong), Chairman of the Board Risk Management Committee and Non-Executive Director of DBS Bank (China) Limited. With over 30 years of experience in the industry, Sebastian has found much success in building franchises across various markets. His experience in laying the groundwork across regions has led him to manage complex situations during times of economic volatility. Formerly President Director of P.T Bank Danamon, Indonesia, Sebastian solidified the bank's position in retail, SME and commercial banking and created opportunities for new businesses in consumer finance and micro lending. Sebastian also spent 20 years at Citigroup as Country Head of Ecuador, Honduras, Turkey and Israel, and was also the Chief Executive Officer of Sub-Saharan Africa.

Pearlyn Phau

Consumer Banking/ Wealth Management

Pearlyn is Deputy Group Head of Consumer Banking and Wealth Management. With over 20 years of banking experience, she oversees the overall business performance of our six consumer markets including the key functions of product, marketing, digital and customer experience. She joined DBS in 2003 and leads the charge in strategic digital innovation – utilising data analytics and contextual marketing to advance DBS' digibank ambitions in India and Indonesia. She is a Chartered Financial Analyst and an Associate Financial Planner.

Shee Tse Koon*

Singapore

Tse Koon is DBS' Singapore Country Head. Prior to this appointment, he was Managing Director and Head of Group Strategy and Planning. He has 25 years of experience in the banking industry and has worked in Asia, the Middle East and the United Kingdom. Prior to joining DBS, he held a diverse range of senior positions at Standard Chartered Bank, including as CEO of Indonesia, Chief Operating Officer covering Middle East, Africa, Europe and the Americas, Chief Information Officer and Head of Technology and Operations in Singapore. He has also held the position of Regional Head of Trade, based in Singapore. Tse Koon graduated from the National University of Singapore with a Bachelor degree in Economics and Philosophy (with Merit).

Surojit Shome

India

Surojit is the Chief Executive Officer of DBS Bank India Limited. Surojit has over 30 years of banking experience across corporate and investment banking, capital markets and consumer banking. Before he joined DBS, he was Chief Executive Officer of Rabobank in India. Prior to that, he worked for over 19 years at Citibank in various roles across consumer and wholesale banking. He subsequently headed the investment banking division at Lehman Brothers in India.

Surojit attended the Executive Development Program at The Wharton School in 2004, the Rabobank Senior Leadership Program at Harvard Business School (2011) and the Private Equity Program at Oxford Said Business School (2011).

Paulus Sutisna

Indonesia

Paulus is President Director of PT Bank DBS Indonesia with 30 years of banking experience and responsible for driving business growth in Indonesia. Previously, he was Head of Client Management of Global Banking at HSBC Indonesia. Prior to that, he was at Citibank for 24 years in various roles, including Managing Director and Head of the Multinational Franchise in Indonesia. He also worked in Citi Amsterdam from 1999 to 2002.

Paulus completed his studies in Computer Science from University of Technology Sydney, Australia. He received SWA Magazine's "Best CEO Award" and Infobank Magazine's "Indonesia's Top 100 Bankers Award" in 2017. In 2019, Warta Ekonomi named him one of "Indonesia's Most Admired CEOs".

Tan Su Shan*

Institutional Banking

Su Shan is Group Head of Institutional Banking at DBS and President Commissioner for PT Bank DBS Indonesia. She was previously Group Head of Consumer Banking and Wealth Management at DBS for almost a decade.

In October 2014, Su Shan became the first Singaporean to be recognised as the world's "Best Leader in Private Banking" by PWM/ The Banker, a leading wealth publication of the Financial Times Group. She has also served as a Nominated Member of Parliament in Singapore. The Asset recognised her as one of six women in Asia who are likely to influence and feature in shaping the banking and associated financial services industry in Asia in 2019. She was nominated by Forbes Magazine as a top 25 emergent Asian Woman Business leader in 2018.

Tan Teck Long*

Chief Risk Officer

Teck Long is Chief Risk Officer of DBS Group. He has more than 25 years of banking experience spanning Corporate Banking, Investment Banking and Risk Management. Prior to his current role, he was the Group Head responsible for the bank's large and mid-cap corporate customers globally. From 2011 to 2015, Teck Long was Head of Institutional Banking Group (China), based in Shanghai. He currently serves as the Supervisor of the Board of DBS Bank (China) Limited as well as a member of the Management Board of the Risk Management Institute at the National University of Singapore.

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