

# GROUP MANAGEMENT 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 had a 27-year career at Citigroup, where his last position was Chief Executive Officer for Southeast Asia, Australia and New Zealand. Piyush is Vice-Chairman of the Institute of International Finance, Washington, and the World Business Council for Sustainable Development (WBCSD) Executive Committee. In addition, he is a member of Singapore's Advisory Council on the Ethical Use of AI and Data, Singapore Management University's Board of Trustees, and Bretton Woods Committee's Advisory Council.

Piyush sits on the boards of Enterprise Singapore, National Research Foundation Singapore, and the Council for Board Diversity established by Singapore's Ministry of Social and Family Development. He is a term trustee of the Singapore Indian Development Association. Previously, he was a member of the Singapore Emerging Stronger Taskforce, aimed at defining Singapore's future in a post-Covid world, the UN Secretary General's Task Force on Digital Financing of the Sustainable Development Goals, and the McKinsey Advisory Council.

Piyush was named one of the world's top 100 best-performing chief executives in Harvard Business Review's 2019 edition of "The CEO 100". In 2020, he was awarded the Public Service Star by the President of Singapore for his meritorious service to the nation. He was named Global Indian of the Year by the Economic Times in 2021, Outstanding Chief Executive of the Year by Singapore Business Awards in 2016, and Singapore Business Leader of the Year by CNBC in 2014.

## 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 Bank India Board, a board member of the Singapore Exchange (Chair of Risk Committee) as well as the Changi Airport Group (Chair of Audit Committee). Additionally, she serves as a member on the CareShield Life Council.

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

Sok Hui previously served, for six years each, on the boards of Inland Revenue Authority of Singapore, Housing & Development Board, and Accounting Standards Council. She was also the Supervisor of DBS China Board for 10 years and a past board member of the Bank of the Philippine Islands.

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 oversees and supervises several teams on advisory and corporate finance, as well as structuring and execution of all equity transactions including corporate equity fund raising, REITs/ Business Trusts and IPOs. Seat Moey's extensive experience also includes structuring and originating debt and equity-linked debt issues and structured finance. She is the Chair of the DBS Digital Exchange which offers trading services for various digital assets, including security tokens and cryptocurrencies. She also has oversight of the bank's award-winning securities business, DBS Vickers Securities.

Seat Moey was instrumental in the development of the REITs industry in Singapore and the region, having advised on numerous 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.

## Philip Fernandez

### Corporate Treasurer

Philip is Group Corporate Treasurer, responsible for DBS' balance sheet, capital, wholesale funding, duration management and structural FX globally. He leads DBS Group's IBOR transition programme and chairs the corresponding ABS industry workgroup for corporate loans. He became Corporate Treasurer 13 years ago and in total has more than 30 years of experience in financial services in Singapore and London. Philip was awarded the Institute of Banking and Finance's Distinguished Fellow award for Financial Markets in 2021 and was previously named "Bank Treasurer of the Year" by The Asset. Prior to heading Corporate Treasury, 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. Previously, he was also an adjunct associate professor at the Singapore Management University for six years, where he specialised in quantitative finance.

## 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 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 the Group Head of Audit, responsible for strengthening the bank's controls, risks and governance. Previously, Derrick led the Treasures and Treasures Private Client Wealth Management business regionally. He also led POSB where he helped to deepen its community outreach. His other roles at DBS include Regional Chief Operating Officer and Chief Financial Officer of Institutional Banking Group and Head of Finance, Group Planning and Analytics.

Derrick has 30 years of experience in finance and banking. Before DBS, he spent 11 years at American Express in senior finance roles in Paris, London, New York and Singapore. He currently serves the community as a Member of Parliament for Nee Soon GRC and on the Boards of GovTech Singapore and HomeTeamNS.

## Han Kwee Juan

### Strategy & Planning

Kwee Juan is Group Head of Strategy and Planning. In this role, he works with the Group CEO and Group Management Committee to develop strategies to drive growth and valuation for shareholders. He also oversees strategic reviews and execution of these strategies across the Group.

Kwee Juan leads the bank's transformation agenda. He develops change management programmes to deliver transformation outcomes across the Group in data and artificial intelligence, managing through journeys, customer experience, innovation and future of work.

His portfolio also encompasses responsibility for developing and driving new business models through ecosystems partnerships for corporate and retail customers; identifying and creating new joint ventures to develop new revenue streams through banking solutions; and ultimately to grow value in the Group's joint venture investments.

## 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, JPMorgan, Rajah & Tann and Allen & Gledhill. He also had a stint as Chief Operating Officer for Southeast Asia at J.P Morgan.

Chee Kin currently serves on the Advisory Board to the Singapore Management University School of Law and the Advisory Panel to the NUS Centre for Banking and Finance Law.

## Lee Yan Hong

### Human Resources

Yan Hong is Managing Director and Head of Group Human Resources. Her human capital management experience spans over 30 years, across a spectrum of industries, specialisations, coverage and geographies. At DBS, Yan Hong drives the overall strategic people agenda of the Group and is recognised for taking a proactive approach in building best practices in human resources, setting the direction and spearheading various functions and initiatives in the organisational growth of the Bank. Under her leadership, DBS has won a number of global and regional accolades, including being certified by Kincentric as Regional Best Employer in Asia Pacific, as well as Country Best

Employer in Singapore and other markets for several years. For the fifth year running, DBS has been named to the Bloomberg Gender-Equality Index. In addition, DBS has also been awarded by the Singapore Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP) for fair and progressive employment practices as well as empowering employees to achieve work-life excellence. Yan Hong was a steering committee member for Applied Study in Polytechnics and ITE Review (ASPIRE) looking to enhance career and progression prospects for tertiary students in Singapore. She currently serves as committee member at the Human Resource Skills Council for Workforce Singapore and Human Capital Leadership Institute CHRO Advisory Panel.

## 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. In recognition of his contributions to the Singapore financial services industry as well his industry thought leadership, Him Chuan was conferred the title of Singapore Institute of Banking and Finance Fellow in 2014.

## 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 38 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, he was also a board member of Nikko Citi Holdings Inc, and oversaw 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.

He currently chairs DBS Vickers Securities, and was also appointed Chairman of Singapore's Building & Construction Authority in April 2021. He also sits on the boards of DBS Securities (Japan) Ltd and ST Engineering. In March 2018, he was appointed Singapore (Non-Resident) High Commissioner to Republic of Nigeria.

## Andrew Ng\*

### Treasury & Markets

Andrew is Head of Treasury and Markets. He is also the Chairman and Director of DBS Bank Taiwan, and Director of DBS China. Andrew's experience in the treasury business spans over 34 years, comprising senior positions in Asia and Western markets. Since 2006, Andrew has been instrumental in leading DBS Treasury and Market's expansion in the region. In addition, he helped build a pan-Asia trading platform on different asset classes and established a region-wide local currencies derivative capability for the bank. He has also expanded DBS' capabilities in generic and exotic derivatives.

Prior to joining DBS, he was Executive Director at Canadian Imperial Bank of Commerce (CIBC) from 1995 to 1999 where he set up CIBC's trading platform and derivative capabilities on Asian currencies. He was also previously North Asia Head of Trading at Chase Manhattan Bank N.A. and Treasurer of Chase Manhattan Bank Taipei.

## Jimmy Ng\*

### Chief Information Officer/ Technology & Operations

Jimmy is Group Chief Information Officer and Head of Group Technology & Operations. Managing more than 10,000 technology and 5,000 operations professionals globally, he plays a leading role in the development and execution of the bank's technology strategy.

Prior to this, Jimmy was Deputy Head of Group Technology & Operations, where he oversaw the bank's first technology development centre outside Singapore – DBS Asia Hub 2 in Hyderabad. He also oversaw DBS' Middle Office Technology and Enterprise Architecture/ Site Reliability Engineering. Jimmy was also previously DBS' Group Head of Audit, and before that, Head of Singapore Consumer Banking Operations where he harnessed state-of-the-art data analytics and machine-learning techniques to develop and implement new auditing approaches, and overhauled DBS' ATM/ Self Service Banking management.

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## Karen Ngui

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### Strategic Marketing & Communications

Karen is Head of Group Strategic Marketing and Communications, and Board member of DBS Foundation. She is responsible for corporate communications, brand management, strategic marketing, internal communications and sponsorships. She also oversees the bank's sustainability efforts in corporate volunteerism and champions social enterprises through the DBS Foundation. She leads media and issues management efforts across the DBS Group. In addition, she is responsible for managing and enhancing the bank's brand positioning across all businesses and markets, including Singapore, Greater China, South and Southeast Asia.

She has over 30 years of experience in corporate branding, marketing and communications for financial institutions, and joined DBS from Standard Chartered Bank where she was Global Head, Brand Management and Strategic Marketing.

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## Sebastian Paredes\*

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### Hong Kong

Sebastian is Chief Executive Officer of DBS Bank (Hong Kong) 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.

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## Shee Tse Koon\*

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### Singapore

Tse Koon is Country Head of DBS Singapore. Prior to this, he was Group Head of Strategy and Planning where he oversaw regional strategy across the Bank. Tse Koon has close to 30 years of experience in the banking industry. He started his career at Standard Chartered and has held senior positions in a diverse range of roles across various front and back office functions. He has worked in several countries in Asia, the Middle East and the United Kingdom. Prior to joining DBS, he was the CEO of Standard Chartered in Indonesia. Before that, he was Head of Governance (Europe, Middle East, Africa & Americas) and also Senior Executive Officer (Standard Chartered, Dubai International

Financial Centre), based in the United Arab Emirates; as well as Chief Information Officer and Head of Technology and Operations for Standard Chartered in Singapore. He has also held the position of Regional Head of Trade, based in Singapore, and the role of Executive Assistant to one of Standard Chartered's Group Executive Directors, based in the UK. Tse Koon had also served as non-executive director on the boards of Standard Chartered Bank Zimbabwe and Standard Chartered Capital Saudi Arabia.

Tse Koon has been a member of the Board of Commissioners for PT Bank DBS Indonesia since May 2020. In addition, he currently serves as a member of the Board of Directors for NETS Pte Ltd as well as the Board of Governors for the Singapore International Foundation and Nanyang Polytechnic.

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## Soh Kian Tiong\*

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### Chief Risk Officer

Kian Tiong is the Chief Risk Officer of DBS Group and has more than 25 years of experience in the banking and finance industry. He was previously DBS' Chief Credit Officer for the bank's Greater China operations where he oversaw credit and risk functions in Hong Kong, Mainland China and Taiwan.

Prior to this, he was Group Head of DBS' Financial Institutions Group, responsible for relationships with banks and non-bank financial institutions, comprising insurance companies, funds, securities companies, supranationals and central banks, spanning US, Europe and most parts of Asia. He also oversaw the relationship coverage of Singapore government-related entities such as GIC, Temasek and Singapore universities, among others.

In recognition of his leadership and commitment in developing the financial industry, Kian Tiong was conferred the IBF Fellow award in 2017 by the Institute of Banking and Finance Singapore.

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## Surojit Shome

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### 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 holds a post-graduate management degree in marketing and finance from Xavier School of Management (XLRI), Jamshedpur and a Bachelor of Science degree in Economics, Mathematics and Statistics from Presidency College, Kolkata. Surojit has also attended

the Executive Development Program at The Wharton School in 2004 and the Rabobank Senior Leadership Program at the Harvard Business School in 2011.

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## Paulus Sutisna

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### Indonesia

Paulus is President Director of PT Bank DBS Indonesia with more than 30 years of banking experience. He is 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 and 2021, Warta Ekonomi named him one of "Indonesia's Most Admired CEOs". In 2020, he was also named by one of the leading business publications, Warta Ekonomi as "Indonesia Financial Top Leader". Infobank, a leading banking publication in Indonesia, named him "Banker of the Year 2021".

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## Tan Su Shan\*

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

Su Shan is an independent board director of Mapletree North Asia Commercial Trust and Aetos Holdings, both Temasek Linked entities, as well as a board member of Central Provident Fund Board (CPF Board). On the education front, she is an advisor to Hwa Chong Institution and Lincoln College at Oxford University. She was also the Founder President of the Financial Women's Association in Singapore, a non-profit organisation she founded and pioneered in 2001, to help develop and mentor women in the financial industry.

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

# INTERNATIONAL PRESENCE

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## Singapore

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### DBS Bank Ltd ("DBS Bank")

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### AXS Pte. Ltd.

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*27.65% owned by DBS Bank and 60.07% owned by Primefield Company Pte Ltd, a wholly-owned subsidiary of DBS Bank*

### DBS Nominees (Private) Limited

10 Toh Guan Road, #04-11  
DBS Asia Gateway  
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Tel: (65) 6878 8888  
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### DBS Trustee Limited

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Tel: (65) 6878 8888

### DBS Vickers Securities (Singapore) Pte Ltd

12 Marina Boulevard #10-01  
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### DBSN Services Pte. Ltd.

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### DBS Digital Exchange Pte. Ltd.

12 Marina Boulevard  
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*90% owned by DBS Fintovation Pte. Ltd., a wholly-owned subsidiary of DBS Bank*

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## Australia

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### DBS Bank Australia Branch

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## China

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### DBS Bank (China) Limited

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*51% owned by DBS Bank*

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## Hong Kong

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### DBS Bank (Hong Kong) Limited

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### DBS Bank Hong Kong Branch

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