
Karen Ngui

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.

Sebastian Paredes*

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.

Shee Tse Koon*

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.

Soh Kian Tiong*

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.

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 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.

Paulus Sutisna

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".

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 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

Singapore

DBS Bank Ltd ("DBS Bank")

12 Marina Boulevard
Marina Bay Financial Centre Tower 3
Singapore 018982
Tel: (65) 6878 8888

AXS Pte. Ltd.

61 Mohamed Sultan Road
#01-11 Sultan Link
Singapore 239001
Tel: (65) 6560 2727
Fax: (65) 6636 4550

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
Singapore 608838
Tel: (65) 6878 8888
Fax: (65) 6338 8936

DBS Trustee Limited

12 Marina Boulevard
Marina Bay Financial Centre Tower 3
Singapore 018982
Tel: (65) 6878 8888

DBS Vickers Securities (Singapore) Pte Ltd

12 Marina Boulevard #10-01
Marina Bay Financial Centre Tower 3
Singapore 018982
Tel: (65) 6327 2288

DBSN Services Pte. Ltd.

10 Toh Guan Road, #04-11
DBS Asia Gateway
Singapore 608838
Tel: (65) 6878 8888
Fax: (65) 6338 8936

DBS Digital Exchange Pte. Ltd.

12 Marina Boulevard
Marina Bay Financial Centre Tower 3
Singapore 018982
Tel: (65) 6878 8888

90% owned by DBS Finnovatation Pte. Ltd., a wholly-owned subsidiary of DBS Bank

Australia

DBS Bank Australia Branch

Suite 1901, Level 19, Chifley Tower
2 Chifley Square, Sydney NSW 2000
Australia
Tel: (61 2) 8823 9300
Fax: (61 2) 8823 9301

China

DBS Bank (China) Limited

Units 1301, 1306, 1701 & 1801 DBS Bank Tower
No. 1318 Lujiazui Ring Road
Pudong New Area, Shanghai 200120
People's Republic of China
Tel: (86 21) 3896 8888
Fax: (86 21) 3896 8989

DBS Securities (China) Co., Ltd.

Unit 01 - 07, 29F, BFC Block S1
600 Zhongshan No.2 Road (E)
Huangpu, Shanghai
People's Republic of China
Tel: (86 21) 3856 2888
Fax: (86 21) 6315 0977

51% owned by DBS Bank

Hong Kong

DBS Bank (Hong Kong) Limited

11th Floor, The Center
99 Queen's Road Central
Hong Kong
Tel: (852) 2290 8888

DBS Bank Hong Kong Branch

18th Floor, The Center
99 Queen's Road Central
Hong Kong
Tel: (852) 3668 1900
Fax: (852) 2596 0577

DBS Asia Capital Limited

73rd Floor, The Center
99 Queen's Road Central
Hong Kong
Tel: (852) 3668 1148
Fax: (852) 2868 0250

DBS Vickers (Hong Kong) Limited

16/F One Island East
18 Westlands Road Island East
Hong Kong
Tel: (852) 3668 3288
Fax: (852) 2523 6055

India

DBS Bank India Limited

Ground Floor Nos.11 & 12
Capitol Point, Baba Khark Singh Marg
Connaught Place, Delhi 110 001
India
Tel: (91 11) 6653 8888
Fax: (91 11) 6653 8899

DBS Asia Hub 2 Private Limited

17th Floor, Skyview 20 Building, M/s. Divija
Commercial Properties Private Limited
Survey No. 83/1, Raidurg Village, Serilingampally
Mandal, Ranga Reddy District, Hyderabad
Telangana
India
Tel: (91 40) 6752 2222

Indonesia

PT Bank DBS Indonesia

DBS Bank Tower
32nd – 37th Floor, Ciputra World 1
Jalan Prof. Dr. Satrio Kav. 3-5
Jakarta 12940
Indonesia
Tel: (62 21) 2988 5000
Fax: (62 21) 2988 5005

99% owned by DBS Bank

PT DBS Vickers Sekuritas Indonesia

DBS Bank Tower
32nd Floor, Ciputra World 1
Jalan Prof. Dr. Satrio Kav. 3-5
Jakarta 12940
Indonesia
Tel: (62 21) 3003 4950 / 4951

85% owned by DBS Vickers Securities Holdings Pte Ltd ("DBSV"), a wholly-owned subsidiary of DBS Bank and 14% owned by DBS Vickers Securities (Singapore) Pte Ltd, a wholly-owned subsidiary of DBSV

Japan

DBS Bank Tokyo Branch

Otemachi First Square East Tower 15F
5-1, Otemachi 1-chome
Chiyoda-ku, Tokyo 100-0004
Japan
Tel: (81 3) 3213 4411
Fax: (81 3) 3213 4415

DBS Securities (Japan) Company Limited

Otemachi First Square East Tower 15F
5-1, Otemachi 1-chome
Chiyoda-ku, Tokyo 100-0004
Japan
Tel: (81 3) 3213 4660
Fax: (81 3) 3213 4415

Korea

DBS Bank Seoul Branch

18th Floor, Seoul Finance Center
136 Sejong-daero Jung-Gu, Seoul
Republic of Korea 04520
Tel: (822) 6322 2660
Fax: (822) 732 7953

Macau

DBS Bank (Hong Kong) Limited Macau Branch

Nos. 5 a 7E da Rua de Santa Clara
Edif, Ribeiro
Loja C e D., Macau
Tel: (853) 2832 9338
Fax: (853) 2832 3711

Malaysia

DBS Bank Kuala Lumpur Representative Office

#08-01, Menara Keck Seng
203 Jalan Bukit Bintang
55100 Kuala Lumpur
Malaysia
Tel: (60 3) 2116 3888
Fax: (60 3) 2116 3901

DBS Bank Labuan Branch

Level 10 (A) Main Office Tower
Financial Park Labuan
Jalan Merdeka
87000 F.T. Labuan
Malaysia
Tel: (60 87) 595 500
Fax: (60 87) 423 376

Myanmar

DBS Bank Yangon Representative Office

#1002 Level 10, Sakura Tower
339 Bogyoke Aung San Road
Kyauktada Township, Yangon
Myanmar
Tel: (95 1) 255 299
Fax: (95 1) 255 239

The Philippines

DBS Bank Manila Representative Office

22F, The Enterprise Center, Tower 1 Ayala
Avenue corner Paseo de Roxas Makati City
The Philippines
Tel: (632) 8869 3876
Fax: (632) 7750 2144

Taiwan

DBS Bank (Taiwan) Ltd

15F & 17F
Nos. 32 & 36 Songren Road
Xinyi District, Taipei City 110
Taiwan R.O.C
Tel: (886 2) 6612 9889
Fax: (886 2) 6612 9285

DBS Bank Taipei Branch

15F Nos. 32 & 17F
No. 36 Songren Road
Xinyi District, Taipei City 110
Taiwan R.O.C
Tel: (886 2) 2722 8988
Fax: (886 2) 6638 3707

Thailand

DBS Bank Bangkok Representative Office

989 Siam Piwat Tower Building 15th Floor
Rama 1 Road, Pathumwan
Bangkok 10330
Thailand
Tel: (66 2) 658 1400-1
Fax: (66 2) 658 1402

DBS Vickers Securities (Thailand) Co., Ltd.

989 Siam Piwat Tower Building 9th
14th – 15th Floor
Rama 1 Road, Pathumwan
Bangkok 10330
Thailand
Tel: (66 2) 857 7000

United Arab Emirates

DBS Bank Ltd (DIFC Branch)

Units 608-610, Level 6, Gate Precinct
Building 5, Dubai International Financial Centre
P.O. Box 506538
Dubai, UAE
Tel: (971) 4364 1800
Fax: (971) 4364 1801

United Kingdom

DBS Bank London Branch

One London Wall
London EC2Y 5EB
UK
Tel: (44 20) 7489 6591
Fax: (44 20) 7489 5850

United States of America

DBS Bank Los Angeles Representative Office

300 South Grand Ave
Suite 3075
Los Angeles CA 90071
USA
Tel: (1 213) 627 0222
Fax: (1 213) 627 0228

DBS Vickers Securities (USA), Inc.

777 Third Ave, Suite 1701
New York, NY 10017
USA
Tel: (1 212) 826 1888

Vietnam

DBS Bank Hanoi Representative Office

Room 1404 14th Floor, Pacific Place
83B Ly Thuong Kiet Street Hanoi
Vietnam
Tel: (84 24) 3946 1688
Fax: (84 24) 3946 1689

DBS Bank Ho Chi Minh City Branch

11th Floor, Saigon Centre
65 Le Loi Boulevard District 1
Ho Chi Minh City
Vietnam
Tel: (84 28) 3914 7888
Fax: (84 28) 3914 4488