

Group Management Committee

The Group Management Committee comprises 22 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 had a 27-year career at Citigroup, where his last position was Chief Executive Officer for Southeast Asia, Australia and New Zealand. Piyush is Chairman of the Board of Trustees of Singapore Management University, Vice-Chairman of the Institute of International Finance, Washington and Vice-Chairman of the World Business Council for Sustainable Development Executive Committee. In addition, he is a member of Singapore's Advisory Council on the Ethical Use of AI and Data.

Piyush sits on the boards of Singapore's National Research Foundation 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 awarded the Public Service Star by the President of Singapore for his meritorious services to the nation in 2020. He is a recipient of the 2023 Pravasi Bharatiya Samman Award, the highest honour conferred by the Indian Government on the country's diaspora.

Piyush was named one of the world's top 100 best-performing chief executives in Harvard Business Review – 2019 edition of "The CEO 100". He was named Global Indian of the Year by the Economic Times in 2021, Singapore Business Awards' Outstanding Chief Executive of the Year 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 currently a Board member of DBS Bank India. She serves on the board of the Singapore Exchange (Chair of Risk Committee) as well as the Changi Airport Group (Chair of Audit Committee). Additionally, she is a member of the CareShield Life Council.

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 Institute of Banking and Finance Singapore 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), "Accountant of the Year" at the inaugural Singapore Accountancy Awards (2014) and "Best CFO in Singapore" by the FinanceAsia's Best Companies Awards in 2023. She is a member of the International Women's Forum (Singapore).

Ginger Cheng

China

Ginger is Chief Executive Officer of DBS Bank (China) Limited and a member of the DBS Group Management Committee. China is a key market for DBS, and Ginger is responsible for bringing the franchise to the next level, as the bank executes its strategy to become a leading bank in Asia.

Ginger joined DBS in 2001. Prior to this CEO appointment, she was Deputy CEO of DBS China and the Head of Institutional Banking Group, China. Ginger has nearly 30 years of experience in syndicated lending and corporate banking across China, notably in the Greater Bay Area.

Ginger was born in Beijing and received her primary and secondary education there. She holds a Bachelor's degree in Business Administration from the Chinese University of Hong Kong.

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 is also a board member 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 top in regional and Singapore league tables. She was awarded the Institute of Banking and Finance Distinguished Fellow award for Capital Markets in 2018.

Philip Fernandez

Corporate Treasurer

Philip is Group Corporate Treasurer, responsible for DBS' balance sheet, capital, wholesale funding, duration management and structural FX globally. He became Corporate Treasurer 15 years ago and in total has more than 30 years of experience in financial services in Singapore and London. Philip was conferred the Institute of Banking and Finance Singapore 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. He is currently a member of the Private Education Appeals Board and was previously a member of the Home Team-NS board of governors.

Derrick Goh

Audit

Derrick is the Group Head of Audit, responsible for providing independent assurance of the bank's controls, risk and governance structures and processes. Prior to this, Derrick led the Treasures and Treasures Private Client Wealth Management business across the group. Before that, he was Head of POSB where he helped to deepen its community outreach. Derrick was also Regional Chief Operating Officer and Chief Financial Officer of the Institutional Banking Group and Head of Finance, Group Planning and Analytics.

Before DBS, Derrick spent 11 years at American Express in senior finance roles in Paris, London, New York and Singapore. He has over 30 years of experience in finance and banking. He currently chairs the Board Audit and Risk Committee for GovTech Singapore and serves the community as a Member of Parliament (Nee Soon Group Representation Constituency). He is also a member of the Parliament of Singapore's Public Accounts Committee.

Han Kwee Juan

Singapore & Acting Chief Information Officer

Kwee Juan is Group Executive, Acting Chief Information Officer and Country Head of DBS Singapore, where he is responsible for leading the franchise in the Group's largest market.

Prior to this, he was DBS' Group Head of Strategy & Planning, where he played a pivotal role in driving the transformation agenda across the Group, especially in the areas of data and artificial intelligence, Managing through Journeys, customer experience and centricity, innovation and future of work. He also forged partnerships across the Group to build new business models and digital growth engines, and scaled these businesses.

Kwee Juan is currently a board member of Singapore Institute of Technology, council member of Singapore National Employers' Federation and a member of the Institute of International Finance Digital Finance steering committee.

Lam Chee Kin

Legal & Compliance

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, J.P. Morgan, 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 Head of Group Human Resources at DBS.

Leveraging over 30 years of global human capital management expertise, Yan Hong spearheads DBS' strategic people agenda to deliver on the bank's employee value proposition. This includes driving transformational leadership initiatives, fostering a startup culture, talent development, upskilling employees with future-ready capabilities and ensuring holistic employee well-being.

Under her leadership, DBS has been certified by Kincentric as Regional Best Employer in Asia Pacific, as well as Country Best Employer in Singapore and other markets for several years. In recognition of the progress made on advancing gender equity at the workplace, DBS has also been named to the Bloomberg Gender Equality Index for six years running. DBS has also been awarded by the Singapore

Tripartite Alliance for Fair and Progressive Employment Practices for fair and progressive employment practices as well as empowering employees to achieve work-life excellence.

Yan Hong serves on the board of the Inland Revenue of Singapore and the Institute of Systems Science, National University of Singapore.

Lim Chu Chong

Indonesia

Chu Chong has been President Director of PT Bank DBS Indonesia since August 2022.

Prior to that, he was Chief Operating Officer, Institutional Banking Group (IBG), at DBS. In this role, he was responsible for facilitating business growth, particularly in strengthening policies, governance and controls, data capabilities as well as customer and employee experience.

A career DBS banker, Chu Chong has over 25 years of experience in institutional, SME and consumer banking. He began his career as a credit and marketing officer in Corporate Banking, before progressively moving up the ranks to become Regional Head of SME Banking. Between 2016 and 2019, he was Head of DBS IBG China.

He was Non-Independent Commissioner of DBS Indonesia from 2011 to 2016, and a Board member of DBS Foundation from December 2013 to November 2022.

He has a Bachelor of Arts majoring in Economics and Statistics from the National University of Singapore.

Lim Him Chuan

Strategy, Transformation, Analytics & Research

Him Chuan is Group Head of Strategy, Transformation, Analytics & Research. He is a member of DBS' Group Executive Committee. 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 bank globally. Additionally, he is responsible for driving the transformation programme including the use of AI and data analytics in our businesses across the bank.

Prior to this, Him Chuan was General Manager and Chief Executive Officer of DBS Bank Taiwan, a role he held from 2018 to 2023. Under his leadership, DBS Taiwan's income increased at a compounded annual growth rate of 6%, while net profit before tax grew at a CAGR of 12%. DBS Taiwan also won multiple accolades including Best International Foreign

Bank in Taiwan by Asiamoney. He also oversaw the integration of Citigroup Inc.'s consumer banking business in Taiwan, making DBS the largest foreign bank in Taiwan by assets.

Him Chuan's other senior leadership roles at DBS include being Group Head of Product Management for Global Transaction Services, Group Chief Operating Officer for Institutional Banking Group and International Markets, Risk Management Group and Head of Group Audit.

He was conferred the title of Institute of Banking and Finance Singapore Fellow in 2014 in recognition of his contributions to the Singapore financial services industry and his industry thought leadership.

Sim S Lim

Senior Advisor

Sim is Senior Advisor to the bank. Prior to this, he was Group Head of the Consumer Banking/ Wealth Management, a role he held since January 2019. He previously spent eight years as DBS' first country head with dedicated oversight for Singapore, during which he focused on delivering greater synergy and value across the bank's Singapore franchise.

Sim has been in the industry for over 40 years and has assumed career responsibilities in Asia, North America and the Middle East. Before DBS, he 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 Berhad Malaysia.

Presently, Sim is Chairman of DBS Vickers Securities Holdings and sits on the Board of DBS Securities (Japan). He chairs the Building and Construction Authority, and is also an independent non-executive director of ST Engineering, Raffles Medical Group & IOI Properties Group. Sim also serves as Singapore's High Commissioner (Non-Resident) to the Federal Republic of Nigeria.

Andrew Ng

Treasury Markets

Andrew is Head of Treasury Markets. In March 2024, he became Group Head of Global Financial Markets, which comprises Treasury Markets, equity capital markets, DBS Vickers and DBS Digital Exchange. He is also the Chairman and Director of DBS Bank Taiwan, and Director of DBS Securities (Japan) Company Limited. Andrew's experience in the treasury business spans over 35 years, comprising senior positions in Asia and Western markets. Since 2006, Andrew has

been instrumental in leading DBS Treasury 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

Operations

Jimmy is Group Head of Operations, and Regional Technology and Operations.

Jimmy manages operations across DBS, overseeing the Consumer and Institutional Banking groups, Customer Contact Centre, Treasury Markets, as well as Group Operations. He is the architect of the bank's multi-year Operations Processes and Platform Re-engineering programme, which enhanced employee productivity and yielded over a million hours of increased efficiency since 2021.

He previously served as Group Head of Technology & Operations, where he oversaw the launch of our third technology hub, which is located in Guangzhou, China. He also drove the successful integration of technology and operations of Citi Consumer Taiwan with DBS Taiwan in 2023, and for Lakshmi Vilas Bank in 2022. Additionally, he played an integral role in advancing the bank's AI and Gen AI strategy. During his tenure with DBS, Jimmy also took on leadership roles in Audit and Consumer Banking Operations.

Ng Sier Han

Taiwan

Sier Han is General Manager and Chief Executive Officer of DBS Bank Taiwan. Prior to his current role, he was Integration Director of DBS Taiwan where he oversaw the successful integration of Citi Consumer Taiwan, which resulted in DBS becoming the largest foreign bank in Taiwan by assets.

Before relocating to Taiwan, he was Head of DBS' Financial Institutions Group (FIG), a role he held from 2019. In this role, he was responsible for leading the development of relationships with banks, institutional investors and insurance clients across the global franchise. Under his leadership, the FIG franchise registered significant

growth in income across key capital markets, namely, Singapore, Greater China and the United Kingdom.

Karen Ngui

Strategic Marketing & Communications

Karen is Group Head, Strategic Marketing and Communications, and a founding board member of DBS Foundation. She is responsible for shaping, enhancing and protecting the bank's brand positioning and reputation across all businesses and markets where DBS is present.

She is also responsible for corporate communications, strategic marketing, internal communications, community engagement and sponsorship. In addition, she oversees DBS Foundation and the bank's overall 'Impact beyond banking' initiatives which include corporate volunteerism and philanthropy.

Karen has over 30 years of experience and joined DBS in 2005 from Standard Chartered Bank, where she was Global Head, Brand Management and Strategic Marketing.

Sebastian Paredes

Hong Kong & North Asia

Sebastian is Head of North Asia of DBS with oversight of Mainland China, Hong Kong and Taiwan, and the Chief Executive Officer of DBS Bank (Hong Kong) Limited. He is also the Chairman of DBS (China) Ltd.

A banker of over 30 years, Sebastian has a strong track record in building franchises across multiple markets. Prior to joining DBS, Sebastian was the President Director of PT Bank Danamon Indonesia, where he successfully solidified the bank's position in retail, SME and commercial banking, and made inroads into the micro lending business. Before Danamon, he spent 20 years at Citigroup in South America, Turkey and Africa.

Sebastian holds a Bachelor of Science degree from California State University, Fresno (California, USA) and an International MBA from IE Business School (Madrid, Spain). He speaks five languages (Spanish, English, German, French and Bahasa Indonesia).

Sanjoy Sen

Consumer Banking

Sanjoy is Group Head of Consumer Banking and plays a lead role in growing and deepening DBS' regional consumer banking footprint in Asia. His responsibilities include driving digital transformation, developing new ecosystem partnerships, and leveraging DBS' banking and technology capabilities to scale the consumer business regionally.

Sanjoy has over 30 years of extensive international consumer banking experience. He spent the first 22 years of his career in Citibank, before he joined ANZ Banking Group in 2012 to head its retail, private banking and wealth business in Asia. He then joined DBS in 2018, following the successful integration of ANZ's retail and wealth business. Sanjoy currently serves on the board of DBS Bank Taiwan and DBS Foundation. He also sits on Visa's Senior Client Council for Asia Pacific. In 2019, Sanjoy was conferred the Institute of Banking and Finance Singapore Fellow award for Consumer Banking.

Sanjoy is a Singaporean who holds a B.Tech degree in Electronics Engineering from Indian Institute of Technology and a Post Graduate Diploma in Business Management from Indian Institute of Management. He has also completed an executive management programme from Harvard Business School.

Shee Tse Koon

Consumer Banking/ Wealth Management

Tse Koon is Group Executive and Group Head of Consumer Banking and Wealth Management.

Prior to this, he was Country Head of DBS Singapore, where he was responsible for anchoring the Singapore franchise with sustainable revenue drivers and strong mindshare. Before that, he was Group Head of Strategy and Planning at DBS.

Tse Koon has close to 30 years of banking experience and started his career at Standard Chartered Bank where he held senior positions across various markets in Asia, Middle East, and the United Kingdom. He was CEO of Indonesia prior to joining DBS, and his other roles included Head of Governance (Europe, Middle East, Africa & Americas), Chief Information Officer, Head of Technology & Operations (Singapore) and Regional Head of Trade.

Tse Koon is currently a Board Director of NETS Pte Ltd and the Chairman of the Association of Banks in Singapore's Culture and Conduct Steering Group. He also sits on the Board of Governors for the Singapore International Foundation and Nanyang Polytechnic.

Tse Koon champions gender diversity and is a mentor with BoardAgender by Singapore Council of Women's Organisation.

Tse Koon was conferred the Institute of Banking and Finance Singapore Distinguished Fellow Award (Corporate Banking) in 2021. In 2022, he was awarded the Medal of Commendation (Star) by the National Trades Union Congress for his leadership in creating a future-ready workforce at DBS.

Surojit Shome

India

Surojit has been Chief Executive Officer of DBS Bank in India since 2015. Surojit has over 35 years of banking experience across corporate and investment banking, capital markets and consumer banking. Before he joined DBS, he was CEO of Rabobank in India. Prior to that, he worked for 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, Jamshedpur, and a Bachelor of Science degree in Economics, Mathematics and Statistics from Presidency University, Kolkata. Surojit has also attended the Executive Development Program at The Wharton School in 2004 and the Rabobank Senior Leadership Program at Harvard Business School in 2011.

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 Mainland China, Hong Kong and Taiwan. Prior to this, he was 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 Institute of Banking and Finance Singapore Fellow award in 2017.

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 CPF (Central Provident Fund Board) and Mapletree Pan Asia Commercial Trust.

On the education front, she is an advisor to Lincoln College at Oxford University. She is 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.