

# Group Management Committee

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

## Tan Su Shan

### Chief Executive Officer

Su Shan is CEO and Director of DBS Group. DBS is the largest bank in Southeast Asia.

Su Shan was previously the Deputy CEO and Group Head of Institutional Banking, and before that, Group Head of Consumer Banking and Wealth Management for close to a decade. She was also the President Commissioner for PT Bank DBS Indonesia from 2014 to 2024.

Su Shan has over 35 years of experience in consumer banking, wealth management and institutional banking. Besides Singapore, she has experience in major financial centres such as Hong Kong, Tokyo and London. Before joining DBS, Su Shan was Morgan Stanley's Head of Private Wealth Management for Southeast Asia. She has also worked at Citibank and prior to that at ING Barings.

In 2025, Su Shan was appointed by the Singapore Government to the Economic Strategic Review Committee on Global Competitiveness which seeks to strengthen Singapore's economic standing and relevance to the world. She was also ranked 6th globally in Fortune's Most Powerful Women in Business List, making her the only Singaporean to feature in the Top 10. In 2024, she was also featured on Forbes Asia's Power Businesswomen List.

Su Shan sits on the advisory board of Dyson's family office, Weybourne Holdings, as well as on the boards of the Singapore Economic Development Board and Climate Impact X. She was previously on the board of the Central Provident Fund of Singapore, MPACT Management Ltd., EvolutionX Debt Capital and The Singhealth Fund. She is a member of the International Women's Foundation and the Young Presidents Organisation, as well as an advisor to Oxford University's Lincoln College. 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. She served as a Nominated Member of Parliament in Singapore from 2012 to 2014.

## Chng Sok Hui

### Chief Financial Officer

Sok Hui is Chief Financial Officer of DBS Group. Prior to this appointment in October 2008, she was Managing Director and Head of Risk Management at DBS Group for six years.

Sok Hui currently serves on the Board of the Changi Airport Group, where she chairs the Audit Committee. She is also a member of the NTU Board of Trustees and chairs its Audit and Risk Committee. Additionally, Sok Hui is a member of the CareShield Life Council and the International Women's Forum (Singapore).

Sok Hui has previously served, for six years each, on the Boards of DBS Bank India Limited, Inland Revenue Authority of Singapore, Housing & Development Board and the Accounting Standards Council. She was on the Board of the Singapore Exchange (where she chaired the Risk Management Committee) and the Supervisor of the Board of DBS Bank (China) Limited for 10 years, and also 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 Distinguished Fellow as well as a Fellow Chartered Accountant of Singapore. Sok Hui was the recipient of AsiaRisk's 'Risk Manager of the Year' Award in 2002 and The Asian Banker's inaugural 'Risk Manager of the Year' Award in 2012. Sok Hui was named 'Best CFO' at the Singapore Corporate Awards 2013, 'Accountant of the Year' at the Inaugural Singapore Accountancy Awards in 2014 and 'Best CFO in Singapore' at FinanceAsia's Best Companies Awards in 2025.

## Ginger Cheng

### China

Ginger is Chief Executive Officer of DBS Bank (China). She has spearheaded execution of DBS' China strategy since taking the helm in 2022, driving significant growth for the franchise.

A veteran banker with over 30 years of experience in Hong Kong and Shanghai, Ginger has deep expertise in corporate finance, syndicated loans and investment banking, as well as extensive knowledge of cross-border financial services. Before becoming CEO, she served as Deputy CEO of DBS Bank China, fostering expansion of the

Institutional Banking Group in support of Chinese companies' outbound investment into ASEAN countries. Throughout her career with DBS Group, spanning various senior roles, she has consistently driven significant business growth with vision and foresight.

In 2025, Ginger was named one of China's 'Most Powerful Women in Business' by Fortune and recognised as a 'Leading Figure in Shanghai's Financial Industry' at the 2025 Shanghai Financiers Awards.

Ginger is also Chair of DBS Technology (China) Limited and holds non-executive director positions at Shenzhen Rural Commercial Bank and Changsheng Fund Management. Furthermore, she serves as a member of the Risk Management Committee of the Board of Cross-Border Interbank Payment Clearing (CIPS) Co., Ltd. and is a member of the International Expert Committee for Project Development at the Shanghai Advanced Institute of Finance, Shanghai Jiao Tong University, where she mentors the next generation of financial leaders.

## 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 17 years ago and in total has nearly 35 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. Within the financial industry, he led the transition of Singapore dollar interest rates for corporate loans under the auspices of the Association of Banks in Singapore.

Philip holds an M.A. from Cambridge University in Engineering and Management. Previously, he was also an adjunct associate professor at the Singapore Management University for six years, where he specialised in quantitative finance. He was also a member of the Home Team-NS board of governors and the Private Education Appeals board.

## Derrick Goh

### Chief Operating Officer

Derrick is Group Chief Operating Officer (COO) at DBS, with a career spanning business leadership, enterprise governance, global finance and public service.

In his role as Group COO – a newly created position – Derrick oversees Operations, Transformation & Data, and Marketing & Communications, drawing on deep experience in execution, risk discipline and customer-focused leadership.

Over 18 years at DBS, Derrick has held a wide range of senior leadership positions. He most recently held the enterprise-wide role of Group Head of Audit, providing independent assurance over the bank's controls, risk management and governance frameworks.

Prior to that, Derrick led the regional Treasures and Treasures Private Client wealth management franchise and served as Head of POSB, where he strengthened community outreach and customer engagement. He also served as Regional COO and CFO of the Institutional Banking Group as well as Regional Head of Finance, Group Planning and Analytics.

Beyond the private sector, Derrick served in public office as a Member of Parliament from 2020 to 2025, representing the Nee Soon Link division of Nee Soon Group Representation Constituency.

He currently serves as Chair of the Board Audit and Risk Committee at GovTech Singapore and PCF Sparkletots, and holds a Bachelor of Accountancy (Honours) from NTU and an MBA (Honors) from The Wharton School at the University of Pennsylvania.

## Han Kwee Juan

### Institutional Banking

Kwee Juan is Group Executive and Group Head of Institutional Banking at DBS.

Prior to this, he was Country Head of DBS Singapore, where he was responsible for leading the franchise in the Group's largest market. Between November 2023 and May 2024, he also double-hatted as Acting Chief Information Officer.

Before that, 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 AI, 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.

Before joining DBS, he was CEO and Board member of Citibank Singapore Limited.

Kwee Juan is currently a member of board of trustees and Chairman of Audit Committee

of Singapore Institute of Technology, and a board member of StarHub Limited. He also serves as Singapore's APEC Business Advisory Council member in championing Singapore's business interests at the APEC level.

He served as a member of the Main Committee on the Future Economy (CFE) and CFE's Subcommittee on Future Growth Industries and Markets in 2016. He was a council member of Singapore National Employers Federation from 2014 to 2018 and 2022 to 2024.

## Eugene Huang

### Chief Information Officer

Eugene is Chief Information Officer at DBS Bank, where he oversees the bank's tech applications and infrastructure; central tech functions such as Enterprise Architecture, Site Reliability Engineering, Information Security Services, Data, Technology COO; regional technology teams as well as our technology hubs in India and China.

Eugene is a veteran technologist with over 36 years of technology and banking experience. Before joining DBS, he led a team of 22,000 employees at Ping An Group providing a full suite of IT offerings, including infrastructure, cybersecurity, middleware and customer-facing applications to all of Ping An's businesses. He was concurrently Chairman and CEO of Ping An Technology, the technology arm of Ping An Group, with P&L responsibilities.

Prior to that, he was Deputy General Manager, Chief Technology Officer and Chief Operating Officer at OneConnect Financial Technology, a technology services platform for financial institutions around the world. Eugene played an integral role in the company's listing on the New York Stock Exchange in 2019, just four years after its establishment.

## Koh Kar Siong

### Audit

Kar Siong has more than 30 years of banking experience. He joined DBS in 2003 and is currently Head of Group Audit.

Prior to that, he was Group Head of Corporate and SME Banking. In this role, he was responsible for the growth of mid-sized corporates as well as small and medium-sized enterprises across DBS' key markets. Before that, he was Managing Director and Head of SME Banking responsible for strategy and growth in Singapore.

Between 2015 and 2019, he led the China Consumer Banking and Wealth Management team in building a sustainable and growing consumer and wealth business. He was previously on the Board of Directors for DBS Vickers Securities Holdings and Board of Directors for DBS Bank (Taiwan) Ltd. Kar Siong was also appointed as Director and Chairman

(rotating) with Credit Bureau (Singapore) from August 2023 to March 2025.

## Lam Chee Kin

### Legal & Compliance

Chee Kin is accountable for the team which manages DBS' legal and regulatory risk across legal entities, segments and geographies. Prior to joining DBS, he held various legal and compliance portfolios in Standard Chartered Bank, JPMorgan, Rajah & Tann and Allen & Gledhill, including a stint as Chief Operating Officer, South East Asia for JPMorgan.

A lawyer by profession, he has particular expertise in financial services regulation, and financial markets product and business structuring. He is particularly active with current trends in geopolitics, data and technology, which have given rise to new risks from impact to banking and payments, as well as from changes in criminal behaviour. At the same time, these trends birthed new opportunities in business, and in legal and compliance departments, in particular how developing multidisciplinary professionals utilising design skills and technology can optimise productivity.

In 2025, Chee Kin was recognised by the Financial Times as one of the 20 most innovative General Counsel, globally, of the past 20 years.

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.

With over 35 years of global human capital management experience, Yan Hong spearheads DBS' strategic people agenda, including preparing the workforce for the future of work in an era shaped by artificial intelligence. Under her leadership, DBS has taken a proactive and people-centric approach to AI adoption, investing early in large-scale upskilling, career pathways and workforce transformation to support both organisational growth and individual career resilience. In this role, she also oversees the delivery of the bank's employee value proposition, drives transformational leadership initiatives, fosters a purpose-driven, high-performance and collaborative culture, develops future-ready talent, and advances holistic employee well-being.

DBS has received numerous global and national employer accolades under Yan Hong's leadership. They include the 'Workforce Transformation Award' by the Institute of Banking and Finance (IBF)

and Workforce Singapore, as well as the 'SkillsFuture 10th Anniversary Honours Award' presented by the President of Singapore. DBS was also ranked first in TIME's 2025 'Best Companies in Asia Pacific' and among the top 20 companies globally.

Yan Hong serves on the boards of the Inland Revenue Authority of Singapore and the Institute of Systems Science, National University of Singapore. In recognition of her contributions to the advancement of human capital and skills development in Singapore's financial sector, she was named Distinguished Fellow by the IBF.

## 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.

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

## Lim Him Chuan

### Singapore

Him Chuan is Country Head of DBS Singapore, where he is responsible for leading the franchise in the Group's largest market.

Prior to this, he was Group Head of Strategy, Transformation, Analytics & Research, where he was responsible for driving the ongoing transformation agenda of DBS, including the institutionalisation of AI and Gen AI. Additionally, DBS further entrenched the Managing through Journeys way of working under his leadership.

Before that, he 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.

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.

Before joining DBS, he worked as a Vice President with the Risk Management Group at JP Morgan and held positions as Audit Manager and Management Consultant with PricewaterhouseCoopers in Singapore and New York.

Him Chuan holds a bachelor's degree in Accountancy (Honours) from the National University of Singapore and completed the Accelerated Development Programme (business leadership) at the Chicago Booth School of Business. He was conferred the title of Singapore Institute of Banking and Finance Fellow in 2014 in recognition of his contributions to the Singapore financial services industry and his industry thought leadership.

## Lim Soon Chong

### Global Transaction Services

Soon Chong is Group Head of Global Transaction Services (GTS) at DBS Bank, a role he has held since 2021. He is responsible for the bank's payments and cash management, trade finance and securities and fiduciary services businesses. He also heads the Group's digital asset strategy.

Under his leadership, GTS continued to deepen its market penetration in DBS' key Asian markets and grow its market share. This helped to cement the bank as a leading pan-Asian transaction banking leader. In addition, the business has also received significant customer validation. DBS was recognised as 'Best Bank for Cash Management in Asia', #1 Share Leader for Asian Corporate Banking & Cash Management for DBS' six core markets, and 'Best Bank for Corporate Trade Finance' in India, Singapore and Taiwan in the 2026 and 2025 Coalition Greenwich Awards. In 2025, DBS was named 'Best Transaction Bank in Asia' by Euromoney and Global Finance. Soon Chong was also recognised as 'Best Transaction Banker in Asia' by The Asset in 2024.

Prior to his current position, Soon Chong was Regional Head of Product Management in GTS. His other stints in DBS include Regional Head of Investment Products & Advisory in the Consumer Banking Group and Head of Balance Sheet & Strategic Portfolio Management in Corporate Treasury.

In addition to Soon Chong's responsibilities in DBS, he is a Board Member of the Singapore Land Authority, Partior and Singapore Trade Data Exchange Services. He was previously a Board Member of Nikko Asset Management (Asia).

## Andrew Ng

### Global Financial Markets

Andrew is Group Head of Global Financial Markets, a member of the DBS Group Executive Committee, Chairman and Director of DBS Bank Taiwan, Director of DBS Securities (Japan) Company Limited and Director of DBS Vickers Securities Holdings.

Andrew's experience in financial markets spans over 36 years, comprising senior positions in Asia and Western markets. He joined DBS in 2000 and was named Managing Director and Regional Head of Trading in 2005. Since 2006, he 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 regional local currencies derivative capability for the bank. He also expanded DBS' capabilities in generic and exotic derivatives.

Andrew is currently Honorary Advisor of the Financial Markets Association of Singapore, Deputy Co-Chair of the Singapore Foreign Exchange Market Committee and representative of the Associations of Banks in Singapore Standing Committee on Financial Markets. In addition, Andrew serves on the Board of Directors of the International Swaps and Derivatives Association and is currently Board Member and Director of Asia Securities Industry & Financial Markets Association (ASIFMA).

Andrew was previously Chairman of ASIFMA and Director of Hwang-DBS Investment Bank Bhd and Hwang-DBS (Malaysia) Bhd.

## Ng Sier Han

### Taiwan

Sier Han is General Manager and Chief Executive Officer of DBS Bank Taiwan.

Prior to his current role, Sier Han was Integration Director of DBS Taiwan where he oversaw the successful integration of Citi's consumer banking business, 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, 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 Financial Institutions Group franchise registered significant growth in income across key capital markets, namely, Singapore, Greater China and the United Kingdom.

A career banker, Sier Han joined DBS in 2004 as a Management Associate. He started his career in Treasury and Markets and was eventually Head of Credit Structured Products.

## Karen Ngui

### Strategic Marketing & Communications

Karen is Group Head, Strategic Marketing and Communications, and also Head of DBS Foundation. She is responsible for shaping, enhancing and protecting the bank's brand across all businesses and markets where DBS is present. She is also responsible for corporate communications, integrated marketing and internal communications. In addition, she leads the bank's 'Impact Beyond Banking' initiatives, including corporate volunteerism.

In 2025, Karen was named Distinguished Fellow by the Institute of Banking and Finance in recognition of her contributions to the industry.

Karen has over 35 years of experience and joined DBS in 2005 from Standard Chartered Bank, where she was Global Head of Brand Management and Strategic Marketing.

*Karen stepped down from her role as Group Head, Strategic Marketing and Communications on 31 December 2025 to focus her time and efforts on the DBS Foundation.*

## Sebastian Paredes

### North Asia & Hong Kong

Sebastian is Head of North Asia with oversight of Mainland China, Hong Kong and Taiwan, and Chief Executive Officer of DBS Bank (Hong Kong) Limited. He is also 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 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 Bank at DBS Bank. He is responsible for defining strategy, driving business performance and leading the expansion of the regional footprint. His role also includes driving digital transformation, creating new ecosystem partnerships, and using DBS' banking and technology capabilities to grow the consumer business.

Sanjoy has over 35 years of international consumer banking experience. He joined

DBS in 2018. Prior to that, he led ANZ Bank's Consumer & Private Bank in Asia Pacific for five years. Before that, he spent 22 years at Citibank, where his last position was Consumer Bank Head for the Middle East and North Africa.

Sanjoy currently serves on several boards within DBS. He is a Board Director at DBS Bank India, DBS Vickers Holdings and DBS Vickers Thailand. He also serves on the board of DBS Foundation, overseeing sustainability efforts and championing social enterprises.

Sanjoy is actively involved in various external boards and committees. He currently serves as Board Director and Treasurer at the Singapore Institute of Management. He is also on the board of Governors and Treasurer for Singapore International Foundation. In addition, he is a member of the Strategic Advisory Council of the Singapore FinTech Association.

## 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.

He is also the President Commissioner for PT Bank DBS Indonesia.

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

Tse Koon has over 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 sits on the Board of Directors of DBS Vickers Securities, NETS Pte Ltd and is the Chairman of the Association of Banks in Singapore's Culture and Conduct Steering Group. He is a member of the Advisory Board for Wealth Management of Singapore Management University.

Tse Koon is also on the Board of National Volunteer & Philanthropy Centre and Nanyang Polytechnic, where he also serves as the Chairman of Business Management Advisory Committee of Nanyang Polytechnic.

## Soh Kian Tiong

### Chief Risk Officer

Kian Tiong is Chief Risk Officer of DBS Group, a role he has held since November 2021.

He has more than 30 years of industry experience. In his previous role as Managing Director and Senior Risk Executive, Hong Kong and Chief Credit Officer, Greater China, he oversaw all credit and risk functions in Hong Kong, Mainland China and Taiwan.

Prior to this, he was Global Head for the Financial Institutions Group (FIG), responsible for relationships with banks and non-bank financial institutions globally. He also oversaw the relationship coverage of Singapore government-related entities such as GIC, Temasek, Singapore universities etc.

Before FIG, he was Credit Risk Head in Risk Management Group. He also actively participated in the Committee on Cooperation in Finance, Investment and Trade and in the China Asean Interbank Association. He was a member of the Advisory Board of the Official Monetary and Financial Institutions Forum, an independent think tank for central banking, economic policy and public investment. He was also a Board member of the Asian Bankers Association.

## Rajat Verma

### India

Rajat has been Chief Executive Officer of DBS Bank India since March 2025.

In his first year as CEO, DBS Bank India was recognised by CRISIL - Coalition Greenwich as 'Best Bank for Corporate Banking' and 'Best Bank for Corporate Cash Management in India'. In 2025, Euromoney also named DBS the 'Best Digital Bank for SMEs in India'.

Rajat joined DBS as Head of Institutional Banking for India in June 2023 and grew the business significantly across all client segments, deepening large corporate relationships across major conglomerates and expanding the SME franchise.

A seasoned banker, Rajat has a 28-year track record across consumer and corporate banking including transactional banking, financial institutions, sustainable finance, micro and SME banking, as well as branch banking. Prior to joining DBS, Rajat had a very successful career in HSBC India, where he held the role of Managing Director and Country Head of Commercial Banking from 2016 to 2022.

\* All designations are as at 31 December 2025.