

Principal Officers

Business Functions

1 Mr David Conner
Chief Executive Officer

2 Mr Ooi Sin Teik
External Affairs/Corporate Governance

Appointed Deputy President in June 2000. He joined OCBC Bank in October 1988 after serving eight years with the Monetary Authority of Singapore in various capacities. Mr Ooi is responsible for managing relationships with regulatory and government organisations, including stewardship for the Bank's legal vehicles in Singapore. Mr Ooi holds a Bachelor of Science with First Class Honours from the University of Malaya and is a Fellow of the Chartered Institute of Management Accountants, UK. Age 51.

3 Mr Tan Ngiap Joo
Group Business Banking

Appointed Deputy President of the Bank in December 2001. Mr Tan, who has 32 years of experience in banking, joined the OCBC Group in 1990 and was Executive Director & CEO of Bank of Singapore (Australia) for seven years. He is responsible for managing and growing the Group's corporate and SME customers globally. Prior to joining OCBC Bank, Mr Tan was with a foreign financial institution for 20 years. He holds a Bachelor of Arts from the University of Western Australia. Age 57.

4 Dato Albert Yeoh
Director and CEO, OCBC Bank Malaysia

Appointed Senior Executive Vice President in January 2001. He joined OCBC Group in March 1996, initially as Director & CEO of OCBC Bank Malaysia and subsequently as Head of Retail Banking, OCBC Bank. Dato Yeoh, with more than 23 years of banking experience, has been heading the Bank's Malaysian operations since January 1999. He holds a Bachelor of Arts in Economics and Operations Research from the Monash University of Australia, and a Master of Science in Management from the University of Salford, England. Age 53.

5 Mr Chin Yuen Yin
Group Consumer Financial Services

Appointed Executive Vice President in July 1999. He is responsible for managing and growing the Group's consumer customers globally. Mr Chin previously worked in Standard Chartered Bank and Hong Leong Bank, in Malaysia, serving in various capacities. He was also an Adviser to the President Director of a local bank in Indonesia. Mr Chin holds a Bachelor of Economics with Honours from the University of Malaya and a Master of Business Administration in Strategic Marketing from the University of Hull, UK. Age 55.

6 Mr Ching Wei Hong
Group Transaction Banking

Appointed Senior Vice President in November 1999. He is responsible for OCBC Group's corporate transaction-related services, including cash management, trade finance, trustee and nominee services. Mr Ching has more than 20 years of experience in finance, corporate banking and cash management, having worked in Philips Electronics Asia Pacific Pte Ltd, Bank of America and Union Carbide Asia Pacific Inc. Mr Ching holds a Bachelor of Business Administration from the National University of Singapore. Age 43.

7 Mr George Lee Lap Wah
Group Investment Banking

Appointed Senior Vice President in July 1999. He oversees Capital Markets and Corporate Finance. He was previously Head of Corporate & Institutional Banking and Head of Capital Markets. He has more than 23 years of banking experience and has held senior positions in Credit Suisse First Boston, Credit Suisse Singapore and Security Pacific National Bank. Mr Lee holds a Bachelor of Business Administration with Honours from the University of Singapore and is a Chartered Financial Analyst. Age 50.

8 Mr Na Wu Beng
International

Appointed Executive Vice President in March 2001. He oversees the Bank's operations outside Singapore and Malaysia. Mr Na joined OCBC Bank in February 1990 and was General Manager of its Hong Kong branches for nine years, after which he was responsible for the Bank's operations in North Asia. Prior to that, he was at International Bank of Singapore for 11 years, where he was based in Taiwan for seven years. He holds a Bachelor of Arts (Economics) with Honours from Coventry (Lanchester) University, UK. Age 46.

9 Mr Victor Ow Che Noong
Group Consumer and Community Lending

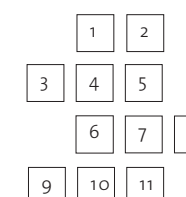
Appointed Executive Vice President in September 2001. He is responsible for developing best-in-class credit products for the consumer and community segments. Mr Ow was previously General Manager and Head of Consumer Services at Keppel TatLee Bank, where he served from 1991 to 2001, when Keppel TatLee Bank merged with OCBC Bank. Prior to that, Mr Ow spent 15 years with Citibank N.A., Singapore. Mr Ow holds a Bachelor of Economics and Business Administration with Honours from the University of Malaya. Age 53.

10 Mr Tan Eng Huat
Group Treasury

Appointed Executive Vice President and Head of Global Treasury in April 2001. He oversees the Group's foreign exchange, financial futures trading, money market and derivatives businesses. Mr Tan has 25 years' treasury experience in the financial industry, and his previous appointments include General Manager and Managing Director of Dresdner Bank Group, Singapore, and Treasurer of Swiss Bank Corporation, Singapore. Mr Tan holds a Bachelor of Social Sciences (Honours) in Economics from the University of Singapore. Age 50.

11 Mr Lawrence Wong
Group Asset Management

Appointed Senior Vice President in July 1999. He is responsible for growing the Bank's fund management business. Prior to that, Mr Wong was Head of Investment Banking for three years. He was previously in Schroders for 20 years, holding senior positions in corporate finance. Mr Wong holds a Bachelor of Business Administration from the University of Singapore. Age 48.



Principal Officers

Support Functions

12 Mr Chong Meng

Group Audit

Appointed Executive Vice President in October 2000. He is responsible for formulating and administering a comprehensive programme of internal audit within OCBC Group. Prior to that, Mr Chong was Head of Group Risk Management for two years. A veteran banker with over 25 years of experience, he had previously held senior positions at Deutsche Bank AG, Singapore and Bankers Trust Company, Singapore. He holds a Bachelor of Business Administration with Honours from the University of Singapore. Age 53.

13 Mr John Dahlberg

Group Operations and Technology

Appointed Executive Vice President in January 2003. He has overall responsibility for managing the Bank's entire back-office operations and Information Technology. Mr Dahlberg was formerly Head of Global Private Banking at the Development Bank of Singapore. Prior to that, he worked in Citibank Asia Pacific for 10 years in various IT and operations roles. He holds a Master of Science in Management from Stanford University, USA, and a Bachelor of Arts in International Affairs from Texas Christia University, USA. Age 44.

14 Mr Lai Teck Poh

Group Risk Management

Appointed Executive Vice President in January 1988. He oversees the management of credit, market and operational risks for the Bank and its financial subsidiaries. Prior to that, he had responsibilities for Corporate Banking, IT, Investment Management and Central Operations. Mr Lai has more than 34 years of banking experience, including 20 years in Citibank N.A., Singapore, with overseas assignments in Jakarta, New York and London. He holds a Bachelor of Arts with Honours from the University of Singapore. Age 58.

15 Mr Soon Tit Koon

Group Finance

Appointed Chief Financial Officer in September 2002. His key responsibilities include capital management, financial and management accounting, management information systems, legal and compliance, and investor relations. Mr Soon was the Chief Financial Officer of Wilmar Holdings Private Limited for about three years and in Citicorp Investment Bank, Singapore, for 17 years. He holds a Master of Business Administration from the University of Chicago and a Bachelor of Science with Honours from the University of Singapore. Age 51.

16 Mr Winston Tan Cheow Kim

Group Property Management

Appointed Executive Vice President in June 1999. He heads the division responsible for managing the Group's properties and Hotel Phoenix. Mr Tan joined the Bank in 1974 and had served as Chief Accountant. He was also Head of Corporate Services, with responsibilities for Finance, Legal and Secretarial, Capital Management, Corporate Communications and Investor Relations. Mr Tan is a Fellow of the Institute of Chartered Accountants in England and Wales. Age 56.

17 Ms Cynthia Tan Guan Hiang

Group Human Resources

Appointed Senior Vice President and Head of Group Human Resources in September 2000. Ms Tan has more than 20 years of experience in human resources and training and development. She has held senior positions in DFS Ventures, Mentor Graphics, Apple Computer and National Semiconductor. Ms Tan was also a former lecturer in Business Studies at Ngee Ann Polytechnic. She holds a Masters in Business Administration from the University of Hull, UK. Age 52.

18 Mrs Teng Soon Lang

Group Quality and Process Innovation

Appointed Executive Vice President and Head of Group Quality and Process Innovation in January 2003. She is responsible for improving cross-functional processes and productivity, and building a quality culture across the OCBC Group. Mrs Teng joined the Bank in 1996 and has been responsible for information technology management. She was previously working in the Institute of System Science and Development Bank of Singapore. She holds a Master of Computer Science and Information System and a Bachelor of Accounting with Honours from the National University of Singapore and a Post Graduate Qualification from the Institute of Cost and Management Accountants, UK. Age 52.

19 Mr Peter Yeoh Ban Aik

Group Secretariat

Appointed Senior Vice President in January 1997 and Company Secretary in August 2002. He joined the Bank in January 1984 and has held responsibilities in finance, accounting and management information services. Mr Yeoh was previously working in Price Waterhouse. He holds a Bachelor of Commerce from the University of Western Australia, and is an Associate Member of the Institute of Chartered Accountants in Australia and a Member of the Institute of Certified Public Accountants of Singapore. Age 48.

20 Mr Peter Zheng Kang Xin

Group Corporate Communications

Appointed Senior Vice President in January 2000. He was Head of Credit Cards for two years and appointed Head of Corporate Communications in November 2001. Mr Zheng has more than 18 years of experience in marketing, branding and advertising. He has held senior positions in Batey Ads (S) Pte Ltd, Visa International, Singapore and Quaker Oats Asia. He holds a Bachelor of Arts with Honours from the University of Westminster, UK. Age 47.

