

Principal Officers



MR DAVID CONNER, CHIEF EXECUTIVE OFFICER Mr Conner was first appointed to the Board on 15 April 2002 and last re-elected as a Director on 19 April 2007. He has extensive banking experience in the Asia Pacific region, having worked for over 25 years with Citibank, N.A. where he served as Managing Director and Market Manager for Citibank Japan from 1999. He was also Chief Executive Officer of Citibank India from 1996 to 1999 and, prior to that, was Country Corporate Officer for Citibank's Singapore operations. He is presently Chairman of Bank of Singapore Ltd, a Commissioner of PT Bank NISP Tbk and a Director of several companies, including Great Eastern Holdings Ltd, OCBC Bank (Malaysia) Berhad and Lion Capital Management Ltd. Mr Conner holds a Bachelor of Arts from Washington University in St. Louis and a Master of Business Administration from Columbia University. Age 59.



MR TAN NGIAM JOO, GROUP BUSINESS BANKING Mr Tan was appointed Deputy President in December 2001. In July 2007, he took on the role of Senior Advisor of Group Business Banking to ensure a smooth handover of his responsibilities as head of the division to Mr Samuel Tsien. He retired at the end of 2007. A veteran banker with more than 37 years of banking experience, Mr Tan was the Executive Director and CEO of Bank of Singapore (Australia) for six years. Prior to joining the OCBC Group, he was with a foreign financial institution for 20 years. He is presently Chairman of United Engineers Ltd and Banking Computer Services Pte Ltd and a Director of a number of other companies. Mr Tan holds a Bachelor of Arts from the University of Western Australia. Age 62.



MR SAMUEL TSIEN, GROUP BUSINESS BANKING Mr Tsien was appointed Senior Executive Vice President in July 2007 when he joined OCBC Group. As Global Head of Group Business Banking, he has global responsibilities for all corporate and commercial customer relationships in Singapore, Malaysia and other overseas locations. Mr Tsien has more than 30 years of banking experience and has held various senior management roles in corporate banking and risk management at Bank of America. Prior to joining OCBC, he was President and Chief Executive Officer of Bank of America (Asia) and China Construction Bank (Asia) Corporation respectively. He holds a BA (Hons) in Economics from the University of California, Los Angeles (UCLA). Age 53.



DATO ALBERT YEOH, DIRECTOR AND CEO, OCBC BANK MALAYSIA Dato Yeoh was appointed Senior Executive Vice President in January 2001. A seasoned banker with more than 31 years of banking experience, Dato Yeoh has headed the Group's Malaysian operations since January 1999. He joined the OCBC Group in March 1996, initially as Director and CEO of OCBC Bank Malaysia and subsequently as Head of Retail Banking, OCBC Bank. He holds a Bachelor of Economics (double major in Economics and Operations Research) from Monash University of Australia, and a Master of Science in Management from the University of Salford, England. Age 58.



MR ANDREW LEE KOK KENG, GROUP CONSUMER FINANCIAL SERVICES Mr Lee was appointed Senior Executive Vice President in June 2007. He was appointed Head of Group Consumer Financial Services in June 2005 and is responsible for OCBC Bank's consumer banking business. Mr Lee has 28 years of banking experience in several senior level executive positions, involving strategy, overseeing implementation and setting new standards of banking performance. He holds a Bachelor of Social Science (Honours) from the University of Singapore. Age 55.



MR LINUS GOH TI LIANG, INTERNATIONAL Mr Goh was appointed Executive Vice President in April 2004, when he joined the OCBC Group. He heads the International division and is responsible for delivering growth across OCBC's international network. Mr Goh has over 21 years of banking experience, including 17 years at Citibank where he held several senior roles overseeing corporate banking, financial institutions, e-business and transaction banking. Mr Goh holds a Bachelor of Arts (Philosophy) with Honours from National University of Singapore. Age 45.



MR NA WU BENG, INTERNATIONAL Mr Na was appointed Executive Vice President in March 2001. Currently assigned to Bank NISP, he joined its Board of Directors as Deputy President Director in September 2005 with responsibility over risk management. Mr Na joined the OCBC Group in February 1990, and was responsible for the Bank's operations in Hong Kong and 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 51.



MR LAI TECK POH, CORPORATE MANAGEMENT Mr Lai was appointed Executive Vice President in January 1988. He is currently in a senior advisory position, working closely with the management of Bank NISP in Indonesia. Prior to that, he had responsibilities for Group Audit, Group Risk Management, IT and Central Operations, Investment Management and Corporate Banking. Mr. Lai has about 40 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 63.



MR GEORGE LEE LAP WAH, GROUP INVESTMENT BANKING Mr Lee was appointed Executive Vice President in August 2005. Previously Head of Corporate and Institutional Banking and Head of Capital Markets, he currently oversees the Group's debt capital markets, corporate finance, merger and acquisition and mezzanine investment businesses. Mr Lee has more than 25 years of banking experience and has held senior level 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 55.



MR LAM KUN KIN, GROUP TREASURY Mr Lam was appointed Executive Vice President in January 2007, and oversees the Group's financial market businesses and asset liability management in Singapore, Malaysia and other overseas markets. With over 21 years of treasury experience, Mr Lam has held senior positions in the Government of Singapore Investment Corporation and Citibank N.A. Singapore. Prior to joining the Group, he was managing director of Asia Financial Holdings, a subsidiary of Temasek Holdings. He holds a Bachelor of Accountancy with Honours from National University of Singapore and is a Chartered Financial Analyst. Age 45.

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MR NEO BOCK CHENG, GROUP TRANSACTION BANKING Mr Neo was appointed Senior Vice President in April 2005. Previously Head of Cash Management and Financial Institutions Services, he currently oversees the Group's Transaction Banking Division, which provides cash management, trade finance, trustee and nominee services to corporate and SME customers. Mr Neo brings with him more than 18 years of relationship management experience from several foreign banks in Singapore, which include Citibank and Chase Manhattan Bank. Mr Neo holds a Bachelor of Engineering (Civil and Construction) from Nanyang Technological University. Age 43.



MR SOON TIT KOON, GROUP FINANCE Mr Soon joined OCBC in 2002 as Chief Financial Officer and was appointed Senior Executive Vice President in April 2007. His responsibilities as CFO include capital management, financial and management accounting, legal and regulatory compliance, and investor relations. He was formerly the Chief Financial Officer of Wilmar Holdings, and Managing Director of Citicorp Investment Bank, Singapore where he worked for 17 years. Mr Soon holds a Master of Business Administration from the University of Chicago and a Bachelor of Science with Honours from the University of Singapore. Age 56.



MR CHING WEI HONG, GROUP OPERATIONS AND TECHNOLOGY Mr Ching was appointed Senior Executive Vice President in April 2007. He currently oversees the Group's transaction processing and technology operations. Mr Ching has more than 23 years of experience in regional finance, corporate banking and cash management. Before joining the Group, he was Director of Corporate Finance, Philips Electronics Asia Pacific. He also held senior regional assignments in Bank of America and was Treasurer of Union Carbide Asia Pacific. Mr Ching holds a Bachelor of Business Administration from National University of Singapore. Age 48.



MR GILBERT KOHNKE, GROUP RISK MANAGEMENT Mr Kohnke was appointed Executive Vice President and Head of Group Risk Management in September 2005, covering the full spectrum of risk, including Credit, Information Security, Liquidity, Market and Operational risk management. Jointly reporting to both the CEO and the Board Risk Committee of OCBC Group, he has been leading the change in redefining the risk management approaches used by the Bank in a Basel II world. He has over 19 years of banking experience. Prior to joining OCBC, he was Head of Risk Management for Asia at Canadian Imperial Bank of Commerce and subsequently, Head of European Portfolio Management for CIBC, based in London. He holds a BA in Economics from the University of Western Ontario, a Bachelor of Commerce in Accounting from the University of Windsor, Ontario and a Master of Business Administration from the University of Hawaii. Age 49.



MR LARRY LAM, GROUP AUDIT Mr Lam was appointed Executive Vice President and Head of Group Audit in January 2006. He manages the internal audit function of OCBC Group. He has over 20 years of audit experience and was previously Head of Internal Audit of a bank in Singapore since January 1998. Mr Lam holds a Bachelor of Science in Information Systems and a Master of Business Administration, both from California State Polytechnic University. He is a Certified Public Accountant (California) and a Certified Information Systems Auditor. Age 51.



MRS TENG SOON LANG, GROUP QUALITY & SERVICE EXCELLENCE Mrs Teng was appointed Executive Vice President and Head of Group Quality and Process Innovation in January 2003. In September 2007, she took on the additional responsibility for Group Quality & Service Excellence. She joined OCBC in 1996 as the Group Chief Information Officer. Mrs Teng holds a Bachelor of Accounting (Hons) and a Master of Science (Computer and Information Sciences) from National University of Singapore as well as a Post Graduate Qualification from the Institute of Cost and Management Accountants, UK. Age 57.



MS CYNTHIA TAN GUAN HIANG, GROUP HUMAN RESOURCES Ms Tan was appointed Executive Vice President in April 2005. Being Head of Group Human Resources, she is responsible for the management as well as training and development of OCBC's human capital. Ms Tan has over 23 years of experience in this field, having held senior level positions in DFS Ventures, Mentor Graphics, Apple Computer and National Semiconductor. She was also a former lecturer in Business Studies at Ngee Ann Polytechnic. She holds a Master in Business Administration from the University of Hull, UK. Age 57.



MS LEONG WAI LENG, CHAIRMAN, OCBC BANK CHINA Ms Leong was appointed Senior Vice President in December 2007. As Chairman of OCBC Bank (China) Ltd, she is responsible for setting the direction for and executing OCBC Bank's growth strategy in China. She has a total of 12 years of banking experience with major international banks and 7 years of corporate experience. Ms Leong had held senior positions in Philips Electronics China Group and HSBC Bank (China) Company Limited. Ms Leong holds a Bachelor of Business Administration from National University of Singapore. Age 42.



MR VINCENT SOH, GROUP PROPERTY MANAGEMENT Mr Soh was appointed Senior Vice President in June 2004. As Head of Group Property Management, he is responsible for managing the Group's real estate portfolio. Mr Soh has over 27 years of experience in real estate management, having held senior level positions in public and private sectors. Mr Soh holds a Master of Science (Property & Maintenance Management) and Master of Public Policy, both from National University of Singapore. He is also an Associate Member of the Royal Institution of Chartered Surveyors, UK. Age 52.



MR PETER YEOH, GROUP SECRETARIAT Mr Yeoh was appointed Senior Vice President in January 1997 and Company Secretary in August 2002. Since joining OCBC, he has held responsibilities in finance, accounting and management information services. Mr Yeoh was previously with Price Waterhouse. He holds a Bachelor of Commerce from the University of Western Australia, and is a Member of the Institute of Chartered Accountants in Australia and the Institute of Certified Public Accountants of Singapore. Age 53.



MS KOH CHING CHING, GROUP CORPORATE COMMUNICATIONS Ms Koh was appointed Head of Group Corporate Communications in November 2004 and Senior Vice President in April 2006. She leads OCBC Bank's group communications initiatives with the media, employees, customers, shareholders and the general public. Prior to her role in corporate communications, she led the Group's franchise expansion efforts in trade finance in Malaysia. Before this, Ms Koh had 15 years of corporate and retail banking experience, having held various senior customer and product positions in local and foreign financial institutions. She graduated with First Class Honours in Business Administration from National University of Singapore. Age 40.