PRINCIPAL OFFICERS



Mr David Conner Chief Executive Officer

Mr Tan Ngiap Joo Group Business Banking

Mr Tan was appointed Deputy President in December 2001. He currently oversees the Group's efforts in managing and growing both corporate and SME customers globally. A veteran banker with 36 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. Mr Tan holds a Bachelor of Arts from the University of Western Australia. Age 61.





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 30 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 57.

Mr Andrew Lee Kok Keng Group Consumer Financial Services

Mr Lee was appointed Executive Vice President in November 2003. 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 27 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 54.





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 20 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 the National University of Singapore. Age 44.



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 50.

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 Audit, Risk Management, Corporate Banking, IT, Investment Management and Central Operations. Mr Lai has nearly 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 Honors from the University of Singapore. Age 62.





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 27 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 54.

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 20 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 the National University of Singapore and is a Chartered Financial Analyst. Age 44.





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 17 years of relationship management experience from several foreign banks in Singapore, which includes Citibank and Chase Manhattan Bank. Mr Neo holds a Bachelor of Engineering (Civil andConstruction) from Nanyang Technological University. Age 42.

PRINCIPAL OFFICERS



Mr Soon Tit Koon Group Finance

Mr Soon was appointed Executive Vice President and Chief Financial Officer in September 2002. His responsibilities include capital management, financial and management accounting, management information systems, legal and compliance, and investor relations. He was formerly the Chief Financial Officer of Wilmar Holdings for about 3 years and was with Citicorp Investment Bank, Singapore, 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 55.

Mr Ching Wei Hong Group Operations and Technology

Mr Ching was appointed Executive Vice President in April 2005. He currently oversees the Group's transaction processing and technology operations. Mr Ching has more than 22 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 the National University of Singapore. Age 47.





Mr Gilbert Kohnke Group Risk Management

Mr Kohnke was appointed Executive Vice President and Head of Group Risk Management in September 2005, overseeing credit, market and operational risk management. He has over 18 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 of CIBC based in London. He holds a BA in Economics from University of Western Ontario, a Bachelor of Commerce in Accounting from University of Windsor, Ontario and an MBA from University of Hawaii. Age 48.

Mr Larry Lam Group Audit

Mr Lam was appointed Executive Vice President and Head of Group Audit in January 2006. He administers the internal audit programme within OCBC. 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 50.





Mrs Teng Soon Lang Group Quality & Process Innovation

Mrs Teng was appointed Executive Vice President and Head of Group Quality and Process Innovation in January 2003. She is responsible for cross-functional process innovations and building a quality culture across OCBC. Prior to joining the Group, she worked in DBS Bank and the Institute of System Science. Mrs Teng holds a Master of Computer Science and Information Systems, a Bachelor of Accounting with Honours from National University of Singapore and a Post Graduate Qualification from the Institute of Cost and Management Accountants, UK. Age 56.



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 22 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 Masters in Business Administration from the University of Hull, UK. Age 56.

Mr Vincent Soh Group Property Management

Mr Soh was appointed Senior Vice President in June 2004. As Head Group Property Management, he is responsible for managing the Group's real estate portfolio. Mr Soh has over 26 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 51.





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 52.

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 is responsible for OCBC's communications initiatives with the media, public, employees, customers and shareholders. Prior to this, she led the Group's trade finance franchise expansion in Malaysia. With over 15 years of corporate banking experience, Ms Koh has held various senior customer and product positions. She was also instrumental in the success of a major cross-functional process improvement project within OCBC. She graduated with First Class Honours in Business Administration from National University of Singapore. Age 39.

