

Principal Officers

MR DAVID CONNER CHIEF EXECUTIVE OFFICER



Mr David Conner was first appointed to the Board on 15 April 2002 and last re-elected as a Director on 16 April 2010. 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, Singapore Island Bank Ltd and Lion Global Investors Ltd, a Member of the Corporate Governance Council of the Monetary Authority of Singapore ("MAS") and serves as a Director of several companies, including Great Eastern Holdings Ltd, OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad, as well as a Commissioner of PT Bank OCBC NISP Tbk. Mr Conner holds a Bachelor of Arts from Washington University in St. Louis and a Master of Business Administration from Columbia University. Age 63.

MR SAMUEL N. TSIEH GLOBAL CORPORATE BANK



Mr Samuel N. Tsien was appointed Senior Executive Vice President in July 2007 when he joined OCBC Bank. As Head of Global Corporate Bank, he has bankwide responsibilities for corporate, commercial and institutional banking, covering Singapore and all overseas countries. Since July 2008, he also oversees the International and Transaction Banking divisions. Mr Tsien has 34 years of banking experience and has held various senior management roles in corporate banking, retail banking and risk management at Bank of America and China Construction Bank. Prior to joining OCBC Bank, he was President and Chief Executive Officer of Bank of America (Asia) and China Construction Bank (Asia) Corporation respectively. He holds a Bachelor of Arts with Honours in Economics from the University of California, Los Angeles ("UCLA"). Age 57.

MR JEFFREY CHEW DIRECTOR AND CEO, OCBC BANK MALAYSIA



Mr Jeffrey Chew was appointed Executive Vice President in October 2006. He currently oversees the Group's Malaysian business. He joined OCBC Malaysia in April 2003 initially as Head of the SME business and subsequently, as Head of Business Banking. Mr Chew began his career at PriceWaterhouseCoopers and subsequently joined Citibank in Malaysia where he held various roles over 12 years, including customer relationship management, risk management and international offshore banking and product management. A qualified accountant by training, he is a fellow member of the Chartered Association of Certified Accountants, UK. Age 46.

MR CHING WEI HONG GLOBAL CONSUMER FINANCIAL SERVICES



Mr Ching Wei Hong was appointed Senior Executive Vice President in April 2007 and is currently Head of Global Consumer Financial Services. He is responsible for building our consumer banking business in our key markets. In his tenure with OCBC Bank, he has held senior management responsibilities across various roles including Chief Financial Officer, Head of Group Operations and Technology and Head of Transaction Banking. Mr Ching has more than 26 years of experience in regional finance, corporate banking and cash management. Before joining OCBC, he was Director of Corporate Finance, Philips Electronics Asia Pacific Pte Ltd. 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 52.

MR LINUS GOH TI LIANG ENTERPRISE BANKING & FINANCIAL INSTITUTIONS – GLOBAL CORPORATE BANK



Mr Linus Goh Ti Liang was appointed Executive Vice President in April 2004 when he joined OCBC Bank as Head of International. Presently, as Global Head of Enterprise Banking and Financial Institutions, he has responsibility for our commercial banking and financial institutions businesses internationally. Mr Goh has over 25 years of banking experience, including 17 years at Citibank N.A. Singapore, where he held several senior positions overseeing corporate banking, financial institutions, e-business and transaction banking. Mr Goh holds a Bachelor of Arts (Philosophy) with Honors from the National University of Singapore. Age 49.



MR NA WU BENG INTERNATIONAL

Mr Na Wu Beng was appointed Executive Vice President in March 2001. Currently assigned to OCBC NISP as Deputy President Director, he joined its Board of Directors in September 2005. Mr Na joined OCBC Bank in February 1990, and was responsible for our 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 University, UK. Age 55.



MS KNG HWEЕ TIN GROUP AUDIT

Ms Kng Hwee Tin was appointed Head of Group Audit in April 2010 and promoted to Executive Vice President in April 2011. She oversees the full spectrum of audit activities for OCBC Bank and our subsidiaries. She reports directly to the Audit Committee and administratively to the Chief Executive Officer. Ms Kng has more than 20 years of experience in banking, most notably establishing the Bank's thrust into Premier Banking. During her tenure with OCBC, she was also Executive Assistant to the Group Chairman, Secretary to the Board Risk Committee, and a Project Manager in the Bank's implementation of Basel II requirements for credit risk. Ms Kng holds a Masters of Business Administration from the National University of Singapore, where she was awarded the Saw Gold Medal in Finance. Age 45.



MR GEORGE LEE LAP WAH GROUP INVESTMENT BANKING

Mr George Lee Lap Wah was appointed Executive Vice President in August 2005. As the Head of Group Investment Banking, he oversees our debt capital markets, corporate finance, merger and acquisition and mezzanine investment businesses. Mr Lee has more than 33 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 59.



MR LAM KUN KIN GLOBAL TREASURY

Mr Lam Kun Kin was appointed Head of Global Treasury in January 2007 and Senior Executive Vice President in April 2011. He has global responsibility for OCBC Bank's financial market businesses and asset liability management in Singapore, Malaysia and seven other overseas markets. With over 25 years of business experience covering global fund management, global markets sales & trading and Asian emerging market business, Mr Lam has held senior management positions in the Government of Singapore Investment Corporation, Citibank N.A. and Temasek Holdings. Prior to joining OCBC Bank, 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 49.



MR NEO BOCK CHENG GROUP TRANSACTION BANKING – GLOBAL CORPORATE BANK

Mr Neo Bock Cheng joined OCBC Bank in October 2003 as Head of Cash Management. He was appointed Senior Vice President in April 2005 to oversee the Group Transaction Banking Division which provides cash management, trade finance, and nominee services to corporate and commercial banking customers. Mr Neo brings with him more than 22 years of corporate banking experience, including over 13 years with regional assignments at several major international banks such as Citibank and JP Morgan Chase. Mr Neo graduated with a Bachelor of Engineering (Civil) degree from the National University of Singapore. Age 47.



MR DARREN TAN SIEW PENG GROUP FINANCE

Mr Darren Tan Siew Peng was appointed Executive Vice President and OCBC Bank's Chief Financial Officer in December 2011. As CFO, he oversees financial, regulatory and management accounting, capital management, corporate development and investor relations. He joined OCBC Bank in March 2007 as Head of Asset Liability Management in Global Treasury and assumed the role of Deputy Chief Financial Officer in May 2011. Prior to joining OCBC, Mr Tan worked for 13 years in the Government of Singapore Investment Corporation ("GIC") with his last position in GIC as Head of Money Markets. He graduated with First Class Honours in Accountancy from Nanyang Technological University and is a Chartered Financial Analyst. Age 41.

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MR GILBERT KOHNKE GROUP RISK MANAGEMENT

Mr Gilbert Kohnke was appointed Executive Vice President and Head of Group Risk Management in September 2005. As Chief Risk Officer, he covers the full spectrum of risk, including Credit, Information Security, Liquidity, Market and Operational risk management. Jointly reporting to both the Chief Executive Officer and the Board Risk Committee of OCBC Bank, he has been leading the change in redefining the risk management approaches used by OCBC Bank in a Basel II world. He has over 23 years of banking experience. Prior to joining OCBC Bank, he was Head of Risk Management for Asia at Canadian Imperial Bank of Commerce ("CIBC"), and subsequently, Head of European Portfolio Management of CIBC based in London. He holds a Bachelor of Arts 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 53.



MRS TENG SOON LANG GROUP QUALITY & SERVICE EXCELLENCE

Mrs Teng Soon Lang was appointed Executive Vice President in January 2003. She heads the Group Quality & Service Excellence Division which is responsible for building a quality culture, facilitating cross-functional process transformations and enhancing collaborations across the organisation. She joined OCBC Bank in 1996 as Group Chief Information Officer. Mrs Teng holds a Bachelor of Accounting with Honours and a Master of Science (Computer and Information Sciences) from the National University of Singapore as well as a Post Graduate Qualification from the Institute of Cost and Management Accountants, UK. Age 61.



MS CYNTHIA TAN GUAN HIANG GROUP HUMAN RESOURCES

Ms Cynthia Tan Guan Hiang 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 our human capital. Ms Tan has over 27 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 61.



MR RENATO DE GUZMAN CHIEF EXECUTIVE OFFICER, BANK OF SINGAPORE

Mr Renato de Guzman is presently the Chief Executive Officer of Bank of Singapore. An accomplished banker with over 35 years of extensive banking experience, he has been instrumental in growing the private banking business in Asia where he was the Chief Executive Officer of ING Private Banking Asia from 2000. He was also Country Manager for ING Barings in Manila from 1990 to 2000. Mr de Guzman holds a Bachelor of Science in Management Engineering from Ateneo de Manila University, a Masters in Business Administration (with distinction) from Katholieke Universiteit Leuven, Belgium and a Masters in Management from McGill University, Canada. Age 61.



MS LEONG WAI LENG CHAIRMAN, OCBC BANK CHINA

Ms Leong Wai Leng was appointed as Chairman of OCBC China in August 2007. She has overall responsibility for directing and executing our growth strategy in China in her current role. A Singaporean and a graduate of the National University of Singapore with a Bachelor's degree in Business Administration, Ms Leong has more than 23 years of experience in finance both in the corporate world and in corporate banking. She has worked in China for the last 11 years, including seven years of corporate experience with Philips Electronics Group as its China Country Treasurer and Vice President, China Group Chief Financial Officer. She held several senior banking positions in Citibank Singapore, JP Morgan Chase Singapore, and HSBC China. Age 46.

**MR VINCENT SOH GROUP PROPERTY MANAGEMENT**

Mr Vincent Soh was appointed Senior Vice President in June 2004. As Head of Group Property Management, he is responsible for managing OCBC Group's real estate portfolio. He has held senior level positions in the public and private sectors. Mr Soh holds a Master of Science (Property & Maintenance Management) and Master of Public Policy, both from the National University of Singapore. He is also an Associate Member of the Royal Institution of Chartered Surveyors, UK. Age 56.

**MR PETER YEOH GROUP SECRETARIAT**

Mr Peter Yeoh joined OCBC Bank in January 1984 and was appointed Company Secretary in August 2002. Since joining OCBC Bank, he has held responsibilities in finance, accounting, management information services and strategic projects. 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 a Member of the Institute of Certified Public Accountants of Singapore. Age 57.

**MR DAVID MCQUILLEN GROUP CUSTOMER EXPERIENCE**

Mr David McQuillen joined OCBC in January 2010 as Senior Vice President and Head of Group Customer Experience. He leads OCBC Bank's initiatives on building a stronger customer focus within our bank, running market research and improving the quality of customer experience across all customer touchpoints. He has previously held senior customer experience positions in major organisations and prior to joining OCBC Bank, he was Director of Client Experience at Credit Suisse in Switzerland since 2001. Mr McQuillen holds an MBA in IT Strategy from the Cass Business School in London and a Bachelor of Business Administration in Marketing from Mercyhurst College. Age 41.

**MR LIM KHIANG TONG GROUP OPERATIONS AND TECHNOLOGY**

Mr Lim Khiang Tong joined OCBC Bank in September 2000 as Chief Technology Officer of finatiQ.com and was transferred to OCBC Bank, assuming the role of Head of IT Management in January 2002. He was appointed Executive Vice President in December 2007 and Head of Group Operations and Technology in May 2010. He oversees OCBC Bank's regional processing centres and technology operations, driving for productivity gains and lower unit costs by instilling a quality culture and leveraging on the synergy from cross border processing hubs in Singapore and Malaysia. Mr Lim has more than 22 years of information technology experience, including regional infrastructure implementation, service management, technology strategy development, project management and systems support. He holds a Bachelor of Science (Computer Science & Economics) from the National University of Singapore. Age 51.

**MS LORETTA YUEN GROUP LEGAL AND REGULATORY COMPLIANCE**

Ms Loretta Yuen was appointed General Counsel and Head of Group Legal and Regulatory Compliance in September 2010 and Senior Vice-President in April 2011. She oversees the full spectrum of legal and regulatory risks, including anti-money laundering, across OCBC Bank and its subsidiaries, and provides advice on regulatory risks and legal issues involved in decisions to management, so that management can make informed strategic choices within an acceptable legal and regulatory risk profile. Ms Yuen has over 11 years of legal and regulatory experience in banking and finance. She graduated with Second Class honours in Law from the National University of Singapore. Age 37.

**MS KOH CHING CHING GROUP CORPORATE COMMUNICATIONS**

Ms Koh Ching Ching was appointed Head of Group Corporate Communications in November 2004 and Senior Vice President in April 2006. She leads our group communications initiatives with the media, employees, customers, shareholders and the general public. Prior to her role in corporate communications, she led OCBC Bank's franchise expansion efforts in trade finance in Malaysia. Before this, Ms Koh had 16 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 Honors in Business Administration from the National University of Singapore. Age 44.
