Principal Officers

Business Functions

1. Mr David Conner
   Chief Executive Officer
   Appointed in October 1999. Prior to joining OCBC Bank in September 1999, he was President of Citicorp in Asia, having worked in Citicorp for 27 years. He is responsible for all aspects of OCBC Bank's operations.

2. Mr Ooi Soon Hin
   Director of Retail Banking
   Appointed in January 1999. He has more than 23 years of banking experience, serving in various capacities in OCBC Bank, including Head of Retail Banking, OCBC Bank (Australia) Limited, and Senate Graduate of the Chartered Institute of Management Accountants, UK. Age 55.

3. Mr Tan Ngiap Joo
   Group Consumer and Community Lending
   Appointed in March 2000. He has more than 23 years of banking experience, having held various senior positions in OCBC Bank.

4. Mr Victor Ong Che Noong
   Group Consumer and Community Lending
   Appointed in March 2000. He has more than 23 years of banking experience, having held various senior positions in OCBC Bank.

5. Mr Choo Teck Peng
   Group Consumer and Community Lending
   Appointed in March 2000. He has more than 23 years of banking experience, having held various senior positions in OCBC Bank.

6. Mr David Conner
   Chief Executive Officer
   Appointed in October 1999. Prior to joining OCBC Bank in September 1999, he was President of Citicorp in Asia, having worked in Citicorp for 27 years. He is responsible for all aspects of OCBC Bank's operations.

7. Mr George Lee Lap Wah
   Group Investment Banking
   Appointed in July 1999. He is responsible for all aspects of OCBC Bank's investment banking operations.

8. Mr Na Wu Beng
   International
   Appointed in March 2000. He is responsible for all aspects of OCBC Bank's international operations.

9. Mr Victor Ong Che Noong
   Group Consumer and Community Lending
   Appointed in March 2000. He is responsible for all aspects of OCBC Bank's consumer and community lending operations.

10. Mr Siew Beng Tong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

11. Mr Lawrence Wong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

12. Mr Na Wu Beng
    International
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's international operations.

13. Mr Victor Ong Che Noong
    Group Consumer and Community Lending
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's consumer and community lending operations.

14. Mr Siew Beng Tong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

15. Mr Lawrence Wong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

16. Mr Na Wu Beng
    International
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's international operations.

17. Mr Victor Ong Che Noong
    Group Consumer and Community Lending
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's consumer and community lending operations.

18. Mr Siew Beng Tong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

19. Mr Lawrence Wong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

20. Mr Na Wu Beng
    International
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's international operations.

21. Mr Victor Ong Che Noong
    Group Consumer and Community Lending
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's consumer and community lending operations.

22. Mr Siew Beng Tong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.

23. Mr Lawrence Wong
    Group Retail Banking
    Appointed in March 2000. He is responsible for all aspects of OCBC Bank's retail banking operations.
Principal Officers

Support Functions

12 Mr Chong Meng
Group Audit
Appointed Executive Vice President in October 2002. 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 2002. 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 three 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 Christian University, USA. Age 54.

14 Mr Lai Teck Poh
Group Risk Management
Appointed Executive Vice President in January 1998. 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 21 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 55.

15 Mr Soon Till 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 Citibank 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 Chew 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 2002. 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 Master’s in Business Administration from the University of Hull, UK. Age 53.

18 Mrs Teng Soon Lang
Group Quality and Process Innovation
Appointed Executive Vice President and Head of Group Quality and Process Innovation in January 2002. 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 1986 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 Bachelor 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 Yoh Ban Aik
Group Secretariat
Appointed Senior Vice President in January 1993 and Company Secretary in August 2002. He joined the Bank in January 1974 and has held responsibilities in finance, accounting and management information services. Mr Yoh 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 2001. 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 Baby Ask (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.