

Principal Officers

1. Mr David Conner Chief Executive Officer

2. Mr Tan Ngiap Joo Group Business Banking

Mr Tan was appointed Deputy President in December 2001. He joined the OCBC Group in 1990 and was Executive Director and CEO of Bank of Singapore (Australia) for six years. A veteran banker with 35 years of banking experience, Mr Tan currently oversees the Group's efforts in managing and growing both corporate and SME customers globally. Prior to joining the 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 60.

3. Dato Albert Yeoh Director and CEO, OCBC Bank Malaysia

Dato Yeoh was appointed Senior Executive Vice President in January 2001. 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. Dato Yeoh has been heading the Group's Malaysian operations since January 1999, and is a seasoned banker with more than 25 years of banking experience. 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 56.

4. 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 26 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 53.

5. 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 nearly 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 43.

6. Mr Na Wu Beng International

Mr Na was appointed Executive Vice President in March 2001, and is presently responsible for risk management as a member of the Board of Directors of Bank NISP in Indonesia. He joined the OCBC Group 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, Mr Na 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 49.

7. Mr Lai Teck Poh International

Mr Lai was appointed Executive Vice President in January 1988. He is currently working closely with the management of Bank NISP in Indonesia in a senior advisory capacity. Prior to that, he had responsibilities for Audit, Risk Management, Corporate Banking, IT, Investment Management and Central Operations. Mr Lai has more than 36 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 61.

8. Mr George Lee Lap Wah Group Investment Banking

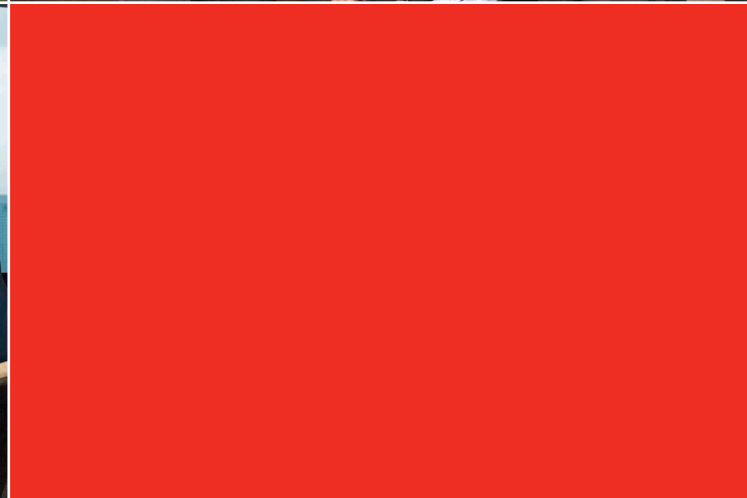
Mr Lee was appointed Executive Vice President in August 2005. Previously Head of Corporate and Institutional Banking and Head of Capital Markets, he currently oversees the Group's Investment Banking Division, which comprises the debt capital markets, corporate finance, merger and acquisition and mezzanine investment businesses. Mr Lee has more than 26 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 53.

9. Mr Tan Eng Huat Group Treasury

Mr Tan was appointed Executive Vice President and Head of Group Treasury in April 2001. He oversees the Group's foreign exchange, fixed income, money market and derivatives businesses. Mr Tan has over 26 years of treasury experience in the financial services industry, and was previously 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 53.

10. Mr Neo Bock Cheng Group Transaction Banking

Mr Neo was appointed Senior Vice President in April 2005, and is responsible for the Group's corporate transaction-related services, including cash management, trade finance, trustee and nominee services. Mr Neo joined OCBC Bank as Head of Cash Management and Financial Institutions Services in October 2003. He brings with him more than 16 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 41.



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11. Mr Soon Tit Koon

Group Finance

Mr Soon was appointed Executive Vice President and Chief Financial Officer in September 2002, with responsibilities that 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 Private Limited for about three 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 54.

12. Mr Ching Wei Hong

Group Operations and Technology

Mr Ching was appointed Executive Vice President in April 2005. Previously Head of Group Transaction Banking, he currently oversees the Group's transaction processing and technology operations. He is responsible for information technology initiatives and delivering productivity gains in operations. Mr Ching has more than 21 years of experience in regional finance, corporate banking and cash management. Prior to joining the Group, 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 Inc. Mr Ching holds a Bachelor of Business Administration from the National University of Singapore. Age 46.

13. Mr Gilbert Kohnke

Group Risk Management

Mr Kohnke was appointed Executive Vice President and Head of Group Risk Management in September 2005. He currently oversees the management of credit, market and operational risks for the Bank and its financial subsidiaries. He has more than 20 years of business experience, including over 17 years in the banking industry. Mr Kohnke's extensive experience includes three years in Singapore as Head of Risk Management for Asia for Canada's Imperial Bank of Commerce. He later moved to London where he structured, analysed and marketed securitisation transactions working with CIBC teams in London, Tokyo and Australia. His most recent position was Head of European Portfolio Management based in London. Mr Kohnke holds a BA in Economics from the University of Western Ontario, a Bachelor of Commerce in Accounting from the University of Windsor, Ontario and an MBA from the University of Hawaii. Age 47.

14. Mr Larry Lam

Group Audit

Mr Lam was appointed Executive Vice President and Head of Group Audit in January 2006, and is responsible for formulating and administering a comprehensive world-class programme of internal audit within the OCBC Group. Mr Lam was previously Senior Vice President and Head of Internal Audit of another bank in Singapore, a position he held since January 1998. He brings with him more than 20 years of audit experience, including senior positions at major organisations like Stanford University and University of California. 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 49.

15. 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 currently responsible for cross-functional process innovations and building a quality culture across the OCBC Group. Mrs Teng joined the Group in 1996 and was responsible for the Group's information technology management. Prior to that, 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 the National University of Singapore and a Post Graduate Qualification from the Institute of Cost and Management Accountants, UK. Age 55.

16. Ms Cynthia Tan Guan Hiang

Group Human Resources

Ms Tan was appointed Executive Vice President in April 2005. She joined the Group in September 2000 as Senior Vice President and Head of Group Human Resources, and has more than 21 years of experience in human resources as well as training and development, having held senior level 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 55.

17. Mr Vincent Soh

Group Property Management

Mr Soh was appointed Senior Vice President in June 2004, when he joined the OCBC Group. As Head of Group Property Management, he is responsible for managing the Group's real estate portfolio. Mr Soh brings with him more than 25 years of experience in managing a broad portfolio of real estate properties, having held senior level positions in both the 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 and is also an Associate Member of the Royal Institution of Chartered Surveyors, UK. Age 50.

18. Mr Peter Yeoh

Group Secretariat

Mr Yeoh was appointed Senior Vice President in January 1997 and Company Secretary in August 2002. He joined the Group in January 1984 and 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 an Associate Member of the Institute of Chartered Accountants in Australia and a Member of the Institute of Certified Public Accountants of Singapore. Age 51.

19. Ms Koh Ching Ching

Group Corporate Communications

Ms Koh was appointed Head of Group Corporate Communications in November 2004, and leads the Group's communications initiatives with the media, employees, customers, shareholders and the general public. Prior to this appointment, she led the Group's franchise expansion efforts in the area of trade finance in Malaysia. Ms Koh has over 14 years of corporate banking experience, having held various senior customer and product positions. She also played a key role in the success of a cross-functional process improvement project within the Group. She graduated with First Class Honours in Business Administration from the National University of Singapore. Age 38.

