

**WORKING EXPERIENCE AND OCCUPATION(S) DURING THE PAST 10 YEARS**

**DBS Bank (October 2004 – Present)**

- Managing Director, Group Head, Institutional Banking Group, DBS China
- Managing Director, Group Head, SME Banking, Institutional Banking Group
- Managing Director, Group Head, Shipping, Aviation & Transportation, Institutional Banking Group
- Senior Vice President, Business Head Enterprise Banking, Institutional Banking Group

**Group Head, Institutional Banking Group, China (January 2023 – Present)**

- Oversee the overall IBG business in China.
- Position the China IBG business including Greater Bay Area (GBA) to ride the next wave of opportunities.
- Work closely with respective global industry heads and major DBS locations to sharpen industry focus, onboard new industry leaders and continue to drive cross-border connectivity.
- Drive new Mid Cap strategy and double down on Big to Small ecosystem in China.
- Continue to scale up the SME business in China.
- Grow the SME digital lending and partnerships with strategic stakeholders.

**Group Head, SME Banking (January 2016 – December 2022)**

- Manages the SME Banking franchise with over SGD50B in assets, deposit base of over SGD80B, revenue of more than SGD2.1B and regional workforce of over 1,800 employees
- DBS SME Banking in data:
  - SME Banking revenue accounted for 30% of total Institutional Banking Group's revenue in 2020
  - Working capital management and treasury revenue accounted for over 70% of SME Banking's total revenue
  - Achieved overall regional revenue growth of 13% (2020) and normalised CAGR growth of 10% (2016 to 2020)
  - Kept Cost to Income ratio to below 45%
- Supporting lives and livelihoods amid Covid-19
  - Supported small and micro enterprises with critical working capital loans – in Singapore alone, availed over 12,000 collateral-free loans totaling more than SGD6.2B, with vast majority going to micro and small enterprises
  - Availed over SGD14B in principal moratoria relief
  - Collaborated with trade associations and technology partners to roll out tailored packages for SMEs most impacted by Covid-19
    - e.g. F&B Digital Relief Package helped over 1,000 F&B establishments in Singapore pivot to digital business models
  - Disbursed record SGD9M in loans and grants for social enterprises in the region
  - Supported the SGD10.5M DBS Stronger Together Fund to help communities hard hit by Covid-19, with over 4.5M meals and care packs distributed
- Digitally forward SME Banking franchise:
  - 90% of new customers in Singapore onboarded digitally, with digitally acquired portfolio generating over SGD5B of CASA
  - 3X the number of new customers acquired in Hong Kong with successful launch of Hong Kong SME digibank
  - Digitally engaged SME customers now contribute 2X revenue of traditionally engaged customers

- Launched India's first analytics-based lending, with plans to further deploy model in region
- Led development of early alert system that uses transaction and network data to manage risk, which is being integrated into bank's on-boarding lending model
- Partnered McKinsey Quantum Black to deliver Data-Driven Operating Model (DDOM) powered by AI/ML to drive next stage of transformation for SME Banking business

Group Head, Shipping, Aviation & Transportation (November 2010 – December 2015)

- Global client coverage on the targeted names for the Group Shipping, Aviation & Transportation
- Grew global portfolio revenue by 6X to over SGD380M within five years, as well as a 10X growth in bottom line
- In-charge of the E2E customer coverage including defining the target market, risk acceptance criteria, product solutioning, credit control and documentation process
- Achieved multiple industry firsts, including the first bond issuance for Singapore Airlines and the first Singapore bank to do structure financing with Aircraft Lessors and major Airlines
- Pioneered Asian Insights for value chain and ecosystem for the Shipping and Aviation industry in DBS
- Active involvement in associations and councils for shipping and air finance regionally
- Delivered speaking engagements in many regional and international forums on Shipping, Offshore Marine and Air Finance topics