

# Our Management – Biographies

## Ms Helen Wong

### Group Chief Executive Officer

Ms Helen Wong was appointed Group Chief Executive Officer of OCBC on 15 April 2021 and Executive Director on 7 February 2023. She is also Chairman of OCBC China, a Board Commissioner of OCBC Indonesia and a Director of Bank of Singapore, Great Eastern Holdings, OCBC Malaysia, OCBC Hong Kong and the Dr Goh Keng Swee Scholarship Fund. Ms Wong is currently a council member of the Association of Banks in Singapore (ABS) and the Institute of Banking and Finance Singapore (IBF). She also serves as a Board member at Enterprise Singapore (ESG) and the Institute of International Finance, and as a member of the Monetary Authority of Singapore (MAS) Financial Centre Advisory Panel, MAS Payments Council and MAS Financial Sector Tripartite Committee.

Ms Wong joined OCBC on 3 February 2020 as Deputy President and Head of Global Wholesale Banking. She has over 40 years of banking experience, having started out as a Management Trainee in OCBC and was its first China Desk Manager, based at the Hong Kong Branch. She has vast experience in Greater China, covering a wide range of roles in capital markets, syndicated finance and corporate banking. Before returning to OCBC, Ms Wong spent 27 years at HSBC, where her last role was as its Chief Executive for Greater China, which she was appointed to in 2015. She became the President and CEO of HSBC China based in Shanghai in 2010, and was promoted to be Group General Manager in 2011 to recognise her responsibility for the business operations and strategic expansion in China. She also held non-executive directorships at Baoshan Iron & Steel from 2012 to 2015, and at Bank of Communications from 2016 to 2019. Ms Wong holds a Bachelor of Social Sciences from the University of Hong Kong.

## Ms Goh Chin Yee

### Group Chief Financial Officer

Ms Goh Chin Yee was appointed Group Chief Financial Officer in November 2022,

with global responsibility over financial, regulatory and management accounting, treasury financial control and advisory, corporate planning and development, funding and capital management, corporate treasury and investor relations. Since November 2024, Ms Goh is also responsible for group property management and corporate services covering corporate real estate and central procurement functions.

Prior to this appointment, Ms Goh was the Head of Group Audit since March 2013, overseeing the full spectrum of internal audit activities in OCBC Group. She has also worked in diverse functions in the Group, covering strategic management, investment research, fund management, finance, risk management and treasury business management.

Ms Goh graduated with First Class Honours in Bachelor of Engineering from the National University of Singapore and holds the professional qualifications of Chartered Financial Analyst, Certification in Risk Management Assurance and Certified Internal Auditor.

## Mr Noel Gerald DCruz

### Group Chief Risk Officer

Mr Noel Gerald DCruz was appointed Group Chief Risk Officer (GCRO) on 1 January 2023. As GCRO, he has overall responsibility for the management of financial and non-financial risks for OCBC. This covers risk types such as credit, market, liquidity, operational and information security risks, and their associated sub risk types. In addition, he is concurrently the Group Chief Information Security Officer, responsible for Cyber & Information Security. He reports jointly to both Group CEO and the Board Risk Committee of OCBC.

Mr DCruz joined the Bank in 1989 after a stint at the Monetary Authority of Singapore and rose through the ranks to head both the Group Risk Portfolio Management department as well as the Group Data Management Office. He has worked on various transformation projects and was closely involved in the reorganisation and reinforcement of the

Bank's credit risk management function with dedicated policy, underwriting, analytics and data, remediation units, and the establishment of the Credit Risk Management Committee.

Mr DCruz led the OCBC Group programmes to develop internal ratings-based approaches for credit management and capital adequacy assessments, and later, the modelling approaches for Expected Credit Loss portfolio allowances. In 2017, he formed the Group Data Management Office to drive the implementation of a Group-wide data governance and management framework. He also spearheaded the Bank's use of risk appetite, stress testing and early warning frameworks to guide risk taking in the Bank.

Mr DCruz holds a degree in Economics from the London School of Economics and Political Science.

## Mr Tan Teck Long

### Global Wholesale Banking

Mr Tan Teck Long was appointed Group Managing Director and Head of Global Wholesale Banking on 15 March 2022. As the Head of Global Wholesale Banking, he has global responsibility for all banking relationships with small and medium-sized enterprises, large corporates and financial institutions, global transaction banking as well as the investment banking business.

Mr Tan has more than 30 years of banking experience overseeing Corporate Banking, Investment Banking and Risk Management. He joined OCBC from DBS Bank, where his last appointment was Group Chief Risk Officer. During his tenure at DBS Bank, he had served in a number of senior roles including Group Head of DBS' corporate banking business, Head of Institutional Banking Group (China), Group Head of Special Assets Management and Group Head of Corporate Real Estate Strategy and Administration.

Mr Tan also serves as director on the boards of Bank of Ningbo and Maxwealth Fund Management Company.

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Mr Tan is a Chartered Financial Analyst charter holder and a Fellow Chartered Accountant of Singapore. He holds a Master of Business Administration from the University of Manchester and a Bachelor of Accountancy with First Class Honours from the National University of Singapore.

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### Mr Sunny Quek

#### Global Consumer Financial Services

Mr Sunny Quek was appointed Head of Global Consumer Financial Services in October 2022 and has been the Head of Consumer Financial Services Singapore since November 2019. He joined OCBC in December 2012 as Head of Branch and Premier Banking. In the six years, Mr Quek was responsible for formulating and executing the sales and distribution strategy for the consumer banking branch network in Singapore, and supporting the OCBC Premier Banking network in the region.

He made significant contributions to the transformation and growth of the retail banking business and led the OCBC Premier Banking business to become a leader in the affluent segment space. In 2018, he spearheaded the transformation of the OCBC Premier Private Client segment to launch an Accredited Investor (AI) platform that offers bespoke wealth solutions to high net worth individuals in Singapore and the region. Mr Quek started his banking career at Tokai Bank in 1997 before joining Citibank Singapore in 2000. He has more than 26 years of experience spanning branch management, treasury sales and trading. Mr Quek currently serves as a board member of OCBC Securities Private Limited, Lion Global Investors Limited, OCBC Investment Research Private Limited, E2 Power Private Limited and Network for Electronic Transfers (Singapore). He graduated with a Bachelor of Science in Economics from the National University of Singapore.

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### Mr Jason Moo

#### CEO Bank of Singapore

Mr Jason Moo was appointed CEO of Bank of Singapore in March 2023. He

joined Bank of Singapore from Julius Baer, where he was Head Private Banking Southeast Asia and Branch Manager Singapore.

Prior to joining Julius Baer in 2020, Mr Moo worked at Goldman Sachs for more than two decades and has held several senior roles, including CEO of Goldman Sachs Singapore and Head of Southeast Asia and Australia for Private Wealth Management (PWM). Before relocating back to Singapore, he was based in Hong Kong as Head of Market Solutions Group and Head of Alternative Capital Markets Asia Pacific. Prior to that, he worked in the Equities Merchandising Group in New York. He joined Goldman Sachs as a financial analyst in PWM in Singapore upon graduation.

Mr Moo earned a BA in Economics and East Asia Studies, with a focus on Japan, from Brown University, USA. He serves on the Board of Governors of Raffles Institution.

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### Mr Kenneth Lai

#### Global Markets

Mr Kenneth Lai was appointed Head of Global Markets in October 2020. He has global responsibility for OCBC's global markets businesses and asset liability management in Singapore, Malaysia, Indonesia, Hong Kong, China and seven other overseas centres.

Mr Lai joined OCBC in February 2012 as Head of Global Markets International. Since 2015, he has also been responsible for the Bank's Asset and Liability Management (ALM) globally. He was appointed Group Managing Director in May 2019. Mr Lai has over 34 years of experience in different functions across trading, sales and asset liability management and across different countries in Asia. Currently, he serves on the Boards of OCBC Securities and Asia Securities Industry and Financial Markets Association (ASIFMA). Mr Lai also serves on Great Eastern Group's Asset/Liability Committee and Investment Committee. He is a member of the Singapore Foreign Exchange Market Committee (SFEMC), Chairman of the SFEMC Manpower Development Sub-Committee, member

of the Institute of Banking and Finance Singapore (IBF) Standards Committee, Chairman of the IBF's Capital and Financial Markets Workgroup, Chairman of IBF Financial Markets Regulations & Practices Examination Board, and member of the ABS Standing Committee on Financial Market and Benchmark Co Oversight Committee.

Before joining OCBC, he was the Head of Financial Markets at Ta Chong Bank in Taiwan and has held several key appointments with ABN AMRO Bank. He started his career at Bankers Trust Company. Mr Lai holds a Bachelor of Science in Finance and is an IBF Distinguished Fellow.

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### Mr Wang Ke

#### Greater China CEO Hong Kong

Mr Wang Ke was appointed Head of Greater China on 1 November 2023 and CEO of OCBC Hong Kong on 15 December 2023. He joined OCBC as Chief Information Officer and Head of IT in China in 2012 and assumed the expanded role as Head of Operations and Technology afterwards. Prior to his current role, Mr Wang was the CEO of OCBC Wing Hang China (now known as OCBC China) since December 2019. He has also served as Regional General Manager of the Pearl River Delta region and was appointed as the Deputy President of OCBC Wing Hang Bank China in March 2015. Mr Wang is conversant with foreign companies' business models in China and has intimate knowledge of the local market and regulations. As an indispensable member of the Bank's top management, he participated in the strategy formulation, led the implementation of many strategic projects and achieved fruitful results. He has over 20 years of international banking working experience spanning a wide spectrum of fields in China, the United States and Singapore.

Before joining OCBC, Mr Wang held several senior positions in JPMorgan Chase & Co., McKinsey & Company and United Overseas Bank (China) Limited, where he oversaw the operations, technology and risk management and accumulated rich

and comprehensive experience in the international financial business management and people engagement. Mr Wang holds a Master of Business Administration degree from Kellogg School of Management at Northwestern University and a bachelor's degree in Computer Science from Peking University.

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## Mr Tan Chor Sen

### CEO Malaysia

Mr Tan Chor Sen was appointed CEO of OCBC Malaysia on 1 January 2023.

His banking experience began in commercial banking with postings in consumer banking and later several positions in corporate and offshore banking.

Mr Tan joined OCBC in Singapore in 2005 as Head of Emerging Business and led the formation of the unit. During this time, he redefined the Bank's coverage of small businesses, positioning OCBC as a leading SME bank in Singapore. He was instrumental in expanding the SME business regionally in Malaysia, Indonesia and Hong Kong, introducing new business models, digital solutions and service innovations for SMEs.

In 2012, Mr Tan was appointed Head of International, Global Commercial Banking. In addition to overseeing the growth of the emerging business segment in OCBC's core markets, he was also responsible for developing cross-border capabilities and business within the region. In the decade under his leadership, he progressively led the Bank's strategic thrust in capturing the cross-border trade and investment flows within ASEAN countries and with Greater China.

He holds a Bachelor of Business Administration from the National University of Singapore and is an IBF Fellow (Corporate Banking). He is a Council Member of the Association of Banks in Malaysia and the Asian Institute of Chartered Bankers.

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## Ms Parwati Surjaudaja

### CEO Indonesia

Ms Parwati Surjaudaja was appointed as President Director and CEO of OCBC Indonesia (previously Bank OCBC NISP) in December 2008 and was last re-elected as President Director in 2023. Prior to this appointment, she joined Bank NISP as a Director in 1990 and served as a Deputy President Director from 1997. Ms Surjaudaja, who has more than 30 years of experience in the banking industry, has led OCBC Indonesia to be among the 10 biggest banks in Indonesia by total assets, with the highest credit rating.

She is a pioneer in ESG initiatives in the region through the deployment of green and gender financing. For her strong commitment, she was elected as one of G20 EMPOWER Advocates for gender equality and spoke in various international forums such as the World Bank Annual Meeting on Gender Equality, Washington DC and Bloomberg Sustainability Business Summit, London. She was named Fortune Indonesia's Businessperson of the Year in 2021 and received the Achievement Award by the Her Times Women Empowerment Award in 2023. In 2024, she was the Winner in the Leadership Commitment Category at the Indonesia Women's Empowerment Principles (WEPs) Awards 2024.

Under her leadership, OCBC Indonesia has received prestigious awards including the Bank of the Year Country Award for seven consecutive years since 2018 from The Banker, London, Honourable Mention by the UN Women-WEPs Awards 2020 on the Gender Inclusive Workplace and Gender-Responsive Marketplace in 2021, and Top 5 Workplace – LinkedIn Top Companies Indonesia in 2022.

Ms Surjaudaja had previous corporate experience with SGV Utomo-Arthur Andersen and holds a Master of Business Administration (Accounting) and a Bachelor of Science Cum Laude (Accounting and Finance) from San Francisco State University.

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## Mr Ang Eng Siong

### CEO China

Mr Ang Eng Siong was appointed CEO of OCBC Wing Hang China (now known as OCBC China) on 1 November 2023. Prior to this appointment, he was the Deputy President and Head of Corporate Banking of OCBC Wing Hang China. In February 2024, Mr Ang was approved to expand his role as the Director of OCBC China.

Mr Ang joined OCBC in July 2009 as a Management Associate. He has more than 17 years of banking experience in Corporate Banking, Risk Management and Corporate Treasury, including his role as an Economist at the Monetary Authority of Singapore prior to joining OCBC.

Since joining OCBC, Mr Ang has had exposure to different functions of the Bank. He began his career in the Bank in the Market Risk and Asset Liability Management function, covering liquidity risk management. He was the Executive Assistant to the Group Chairman, where he gained first-hand exposure to senior level decision making. Mr Ang helped to set up the Bank's Corporate Treasury function and covered balance sheet management before moving to OCBC Wing Hang China in 2015 where he was responsible for Network Customers in Corporate Banking and headed up the Risk Management function as the Chief Risk Officer before assuming the role of Head of Corporate Banking.

Mr Ang graduated with First Class Honours in Bachelor of Social Sciences (Economics) from the National University of Singapore and holds the professional qualifications of Chartered Financial Analyst, amongst others. He also holds a Master of Science (Financial Engineering) from Nanyang Technological University.

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## Mr Linus Goh

### Global Commercial Banking

Mr Linus Goh is Head of Global Commercial Banking at OCBC where he has global responsibility for the bank's commercial and institutional banking

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businesses, serving start-ups, SMEs, mid-cap corporates and financial institutions globally. He joined OCBC in April 2004 as Group Managing Director and Head of International. In August 2008, he assumed responsibility for Global Enterprise Banking and Financial Institutions, and Global Transaction Banking in April 2012. Mr Goh has over 38 years of banking experience, including 17 years at Citibank, N.A. Singapore, where he held several senior management positions overseeing corporate banking, financial institutions, e-business and transaction banking.

Mr Goh actively supports the development of start-ups and SMEs in Singapore and served in Seeds Capital Private Limited under Enterprise Singapore and the SME Committee of the Singapore Business Federation. He also served as a member of the Pro-Enterprise Panel under the Ministry of Trade and Industry. Mr Goh is an IBF Distinguished Fellow.

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### Ms Elaine Lam

#### Global Corporate Banking

Ms Elaine Lam was appointed Group Managing Director and Head of Global Corporate Banking of OCBC in April 2016. She has global responsibility for OCBC's corporate banking business which spans industry groups including real estate, infrastructure, energy, utilities, transportation, technology, conglomerates, industrials, public sector, regional coverage groups and Greater China Business Office as well as OCBC's corporate banking business in the overseas branches and subsidiaries. She is also responsible for the Structured/Project Finance and Partnership & Innovation groups within Global Corporate Banking.

With more than 28 years of experience in corporate banking, Ms Lam has served in the Institute of Banking & Finance (IBF) Corporate Banking Workgroup, the Financial Industry Competency Standards' Corporate Banking Working Group, IBF Sustainable Finance Workgroup and in the steering committee of the Monetary Authority of Singapore's Finance Centre Advisory Panel Green Finance Taskforce.

Since June 2024, she has been a Member of the IBF Standards Committee and Chairperson of the Corporate Banking Working Group.

Ms Lam also serves as Singapore's APEC Business Advisory Council (ABAC) member in championing Singapore's business interests at the ABAC, since January 2022.

She holds a Bachelor of Accountancy (Honors) from the Nanyang Technological University and is an IBF Distinguished Fellow (Corporate Banking).

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### Mr Gan Kok Kim

#### Global Investment Banking

Mr Gan Kok Kim was appointed Group Managing Director and Head of Global Investment Banking in February 2012. As the Head of Global Investment Banking, he oversees OCBC's loans syndication, debt capital markets, corporate finance, merger and acquisition and mezzanine/private equity investment businesses. Mr Gan joined OCBC in 2004 as the Head of Treasury at OCBC Malaysia. In February 2011, he was also appointed Head of International Treasury.

In August 2011, he was given the additional role of Head of Asset Liability Management in Singapore and gave up his Malaysian role. Mr Gan has more than 35 years of treasury and markets, investment banking, and management experience and has held various positions in a global bank. He holds a Bachelor of Science in Economics from the Massachusetts Institute of Technology.

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### Mr Melvyn Low

#### Global Transaction Banking

As Group Managing Director and Head of Global Transaction Banking, Mr Melvyn Low has responsibility for OCBC's transaction banking business serving SMEs, large corporations, financial institutions and government entities across the Bank's core markets of Singapore, Malaysia, China, Hong Kong and Indonesia.

He is an industry veteran with more than 30 years of experience and has held senior positions in cash management, trade and securities services in regional and global banks. He is currently the Payment Co-Chair of the Digital Standing Committee for the Association of Banks in Singapore and also serves as a board member of Network for Electronic Transfers (Singapore) and the Singapore Trade Data Exchange (SGTraDex).

Mr Low is an IBF Distinguished Fellow and holds a Master of Business Administration from the University of British Columbia, Canada.

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### Mr Praveen Raina

#### Group Operations and Technology

Mr Praveen Raina was appointed Head of Group Operations and Technology in June 2021. He spearheads the strategic direction and execution of the bank's technology and operational functions across OCBC globally. A veteran in the field of technology and banking, Praveen brings over 20 years of experience, with a track record of driving digital innovation and operational excellence.

Mr Raina began his banking career at OCBC in 2008. Since then, he has held several senior management positions within the OCBC Group, including serving as the Global Head of Operations & Technology at Bank of Singapore, OCBC's private banking subsidiary. His leadership has consistently focused on leveraging frontier technologies such as artificial intelligence, machine learning, and blockchain to optimise the bank's operational processes and enhance customer experience.

Mr Raina holds a Master of Business Administration from the University of Windsor (Canada) and a Bachelor of Applied Science in Computer Science from the Memorial University of Newfoundland (Canada).

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### Ms Lee Hwee Boon

#### Group Human Resources

Ms Lee Hwee Boon was appointed Head of Group Human Resources in

June 2022. As the Head of Group Human Resources, she is committed to driving people strategy in alignment with OCBC Group's overall objectives and fostering a culture of learning and development, collaboration and employee engagement. She is also dedicated to shaping the Group's talent management strategies and ensuring OCBC remains a preferred employer in the banking industry.

Prior to this appointment, Ms Lee worked in diverse functions within OCBC Group covering strategy, risk management as well as corporate and commercial banking. She holds a Bachelor of Business with Honours from Nanyang Technological University and is an IBF Fellow.

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## Ms Loretta Yuen

### Group Legal and Compliance

Ms Loretta Yuen was appointed General Counsel and Head of Group Legal and Compliance in September 2010 and Group Managing Director in June 2015. She oversees the full spectrum of legal and regulatory risks, including anti-money laundering, across OCBC Group, 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 25 years of legal and regulatory experience in banking and finance. She graduated with Second Class Honours in Law from the National University of Singapore and is an IBF Distinguished Fellow. In 2017, Ms Yuen was conferred the Outstanding Singapore Chief Legal Officer Award by the Singapore Corporate Counsel Association.

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## Ms Elaine Heng

### Group Strategy and Transformation Office

Ms Elaine Heng was appointed Group Chief Strategy and Transformation Officer on 1 November 2024. She joined OCBC on 22 April 2024 as the Head of Group Strategy, Innovation and Sustainability. Ms Heng oversees Group

Strategy, Group Transformation, Group Innovation, Group Data, Group Customer Experience, Group Operational Excellence and Group Sustainability across the OCBC Group. In addition to spearheading OCBC's sustainability agenda, Ms Heng leads the charge to future-proof the businesses by maximising new growth engines and emerging trends and bring to fruition cutting edge business deals and models across the Group.

Prior to joining OCBC, Ms Heng was Chief Executive Officer for Retail Business and Deputy Group Chief Executive Officer at FairPrice Group (FPG). In her role as CEO of Retail Business, Elaine was responsible for the overall strategy, products procurement, operations and management of the Co-operative's business comprising FairPrice supermarkets, hypermarkets, online, pharmacies and convenience stores.

Ms Heng also spent close to 20 years in banking, 15 of which were at Standard Chartered Bank. She worked closely with the Group CEO in London in managing the business during the global financial crisis. She has in-depth banking knowledge and experiences gained from driving consumer banking, SME banking and digital banking, and managing strategic planning and talent management.

She is a graduate with a Bachelor of Business Administration from the National University of Singapore.

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## Mr Harry Lim

### Group Audit

Mr Harry Lim is Group Managing Director and Head of Group Audit. In this pivotal role, he delivers independent, risk-based and objective assurance on the OCBC Banking Group's governance, risk management and internal control processes.

Prior to the current role, he spent a decade overseas in Shanghai and Hong Kong where he spearheaded the transformation of the internal audit functions across China, Hong Kong and Macau.

Mr Lim has close to 30 years of experience in finance and banking. His extensive career began at the Monetary Authority of Singapore, followed by significant roles at Credit Suisse and JP Morgan Chase. There, he gained invaluable expertise in regional oversight and governance, market risk reporting and analysis, and internal audit for various investment banking trading operations across the Asia Pacific.

He co-chairs the Anti-Money Laundering Audit Peer Group, which published Singapore's first industry-led best practice paper to enhance anti-money laundering/countering the financing of terrorism audits in banks.

Currently, Mr Lim is driving a strategic initiative with his leadership team to evolve Group Audit into a proactive function that not only safeguards OCBC Group's interests and risks but also enables the Group to achieve its strategic goals. A framework covering people, process, positioning and innovation has been designed to realise the strategic ambitions of Group Audit.

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## Ms Koh Ching Ching

### Group Brand and Communications

As the Head of Group Brand and Communications, Ms Koh Ching Ching oversees OCBC's branding and communications initiatives with the media, employees, customers, shareholders and the general public across its core markets. She has been heading the division since November 2004 and was appointed Group Managing Director in March 2012.

Prior to her current role, she led OCBC's franchise expansion efforts in trade finance in Malaysia. Ms Koh has 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 Honours in Business Administration from the National University of Singapore.