



Frankie Phua
Managing Director and Head of Credit & Country Risk Management
United Overseas Bank (“UOB”)

Frankie Phua is the Managing Director and the Head of the Credit & Country Risk Management Division in United Overseas Bank Limited ("UOB"). His responsibilities include credit policy, credit research, counterparty credit risk management, credit modeling, economic capital, credit portfolio management, country risk management and stress testing.

As the Basel II Project Coordinator for UOB, he successfully managed UOB Group's Basel II IRB implementation efforts, overseeing UOB Basel II Programme Management Office. UOB was granted approval by the Monetary Authority of Singapore (MAS) to adopt the Internal Rating-Based Approach (IRBA) for credit risk with effect from 1 Jan 2008.

Frankie is a member of UOB Group Rating Committee, the Anti-Money Laundering Committee and the Capital Working Group.

Outside the Bank, Frankie is active in the risk management community. He is currently the Chairman and a Director of the Board of the Singapore Chapter of the Risk Management Association ("RMA") in US. He is also a member of the Financial Industry Competency Standards ("FICS") working group in Singapore.

Frankie has conducted credit risk trainings for banks in Cambodia, China, Myanmar, Vietnam and Taiwan. He is also a regular speakers in conferences on Basel II/III. He is appointed by Risk Management Institute (RMI), National University of Singapore ("NUS") to teach the Specialist Diploma in Risk Management. He also teaches credit risk course courses for Euromoney.

Prior to joining UOB Credit Risk Management, Frankie had more than 10 years of frontline experience in corporate and investment banking gained from his tenure at leading international banks