



Speaker Biographies

IACPM Credit Portfolio Management Educational Workshop

24 July, 2019

MARCIA BANKS is the Deputy Director of the International Association of Credit Portfolio Managers (IACPM). The IACPM is a non-profit industry association dedicated to advancing the practice of risk and credit portfolio management through advocacy, research, education, communication and promotion of sound practices. IACPM members total over 100 financial institutions around the globe, including primarily banks but also international financial institutions and export credit agencies, insurance companies and funds and asset managers. Previously, Marcia was a Managing Director at JPMorgan Chase, heading the portfolio management team covering the Bank's middle market and mid-sized corporate portfolio (JPMorgan Chase) and the large corporate portfolio at Bank One. Marcia's previous experience at the Bank also includes over twelve years in the Loan Syndication Department and marketing positions for a number of capital markets products. Marcia has served on the Boards of the IACPM and the Loan Syndications and Trading Association (LSTA). Marcia also teaches MBA courses regularly on risk management and credit portfolio management at University of Illinois at Chicago. She holds an MBA, Finance, from The Wharton School at the University of Pennsylvania and a BSFS, Economics, from the School of Foreign Service at Georgetown University.

SERVAAS CHORUS is Head of Global Capital Management (GCM) for Asia Pacific (incl. Japan), retaining oversight of China Corporate Finance. Servaas Chorus is a Managing Director and Business SCO L2. He is responsible for Citi's loan portfolio for institutional clients in the region. His responsibilities include Balance Sheet management, maximizing returns on capital, and ensuring the loan business aligns with client management strategies and relationships. From 2014-2017, Servaas was head of Corporate Finance, based in Shanghai, focusing on structuring, negotiating, execution

Financing solutions for Chinese clients, as well as working with Corporate Banking on client selection, training and client relationships. He also ran the CAU unit, responsible for preparing, monitoring and documenting all credit approvals for China Corporate Bank. From 2010-2014, Servaas was a Senior Banker in New York and the primary point of contact for various US clients in TMT, Branded Consumer and Industrials. He also was Head of Capital Management for LATAM, based in New York, focusing on structuring and evaluating transactions for LATAM Banking. From 2007-2010, Servaas worked in Citi's Remedial Management department (IRM), based in London. He was responsible for early problem recognition, remedial management and restructuring of impaired credits in EMEA. From 1999-2007, Servaas worked in Amsterdam and Warsaw as Relationship Manager for Citi's global clients in Branded Consumer/Retail, Shipping and Logistics, PECM and Industrials. In 1999, Servaas obtained his Master degree in International and Financial Law, at Utrecht University, The Netherlands, and has completed various Regulatory courses in the US as well as courses from the Dutch Institute for Banks and Securities, NIBE. Servaas is 44 years old and lives in Hong Kong with his wife Gera. Together they have 4 children.

JEROEN FIKKE is the Head of Global Capital Management in Citi Corporate and Investment Banking since 2009. Jeroen is responsible for optimizing capital usage by managing and approving capital deployment to corporate and financial clients globally. Under his leadership, the group has helped to drive capital efficiency, relationship discipline and profitability improvements. In his 32 years of experience at Citi, Jeroen held senior management positions in the Corporate Bank, including, (i) Global Head of Network Relationship Banking, responsible for managing the banking relationships Citi maintains around the world with the subsidiaries of its multinational corporate clients; (ii) Customer Group Executive – Europe, responsible for all of Citi's corporate banking relationships in Europe; (iii) Group Executive for Global Technology, Media & Communications, responsible for Citi's corporate banking relationships with technology, media and telecommunications companies globally; (iv) Head of the Leveraged Finance and Advisory group, responsible for providing (a) equity and debt financing to leveraged buyout firms and their portfolio companies and senior bank financing for non-investment grade companies; and (v) chief of staff to the CEO of the North American Global Finance Group, which was the corporate banking arm of Citibank, N.A. Jeroen joined Citigroup in 1982 and has held a variety of positions

focused primarily on relationship management, non-investment grade financing, including leveraged finance, loan syndications and remedial management. He is a Senior Credit Officer Level 1. Jeroen received his MBA (Finance and International Business) from the University of Chicago Graduate School of Business in 1982 and his BA (Economics and Psychology) from Brown University in 1980. He lives in New York with his wife Carolyn and his children Maximillian and Sophia.

ARUN GOPINATHAN is the Group Head of Portfolio Credit Risk Modelling team at OCBC Bank covering IFRS9 ECL, Credit Economic Capital and Stress Test models. He has 15+yrs experience in the field of quantitative risk modelling. He holds an undergraduate degree in engineering, MBA and a Master's degree in financial engineering.

SIN BENG ONG is Executive Director, Emerging Markets Asia, Economic and Policy Research at JPMorgan. Sin Beng joined J.P. Morgan in October 2003. He is the regional coordinator for EM Asia, covering regional macro themes for the region, and the Chief Economist for ASEAN. He has also worked as a rates strategist and sovereign strategist within Emerging Asia for J.P. Morgan. Prior to joining J.P. Morgan, he worked in Hong Kong with the Boston Consulting Group. Sin Beng holds a BA and MBA from Cornell University.

FRANKIE PHUA is the Managing Director and Head of Group Risk Management at UOB. In this role, he oversees all risk management matters for UOB Group including credit risk, market risk, balance sheet risk, operational risk, fraud, product control and model validation. Prior to joining UOB Risk Management, Frankie spent more than 10 years as a corporate and investment banker at international banks. Over the past 17 years in his career with UOB, Frankie has developed expertise in areas such as credit risk modelling, counterparty credit risk, economic capital, stress testing, credit portfolio optimization and country risk management. From 2004 to 2006, he was the Basel II Project Coordinator for UOB, where he led the Group's Basel II Internal Rating-Based implementation and obtaining approval from the Monetary Authority of Singapore (MAS) to adopt the Internal Rating-Based Approach (IRBA) for credit risk with effect from 1 Jan 2008. Frankie, a seasoned credit risk practitioner, is an active contributor to the risk management community. Currently he is Chairman and a Director of the Board

of the Singapore Chapter of the Risk Management Association ("RMA"), an organization associated with RMA USA. He is currently appointed by Risk Management Institute ("RMI"), National University of Singapore ("NUS") as a lecturer for the Specialist Diploma course in Credit Risk Management – Corporate Banking. He is also regularly engaged by NUS RMI to teach customized risk management courses specially tailored to clients' needs. Frankie is a frequent speaker and shares his perspectives and experiences at various international risk management conferences such as those organized by RiskMinds – the world's largest risk management conference, the International Swaps and Derivatives Association, the International Association of Credit Portfolio Managers (IACPM) and NUS RMI. Regionally, Frankie has also conducted credit risk training for banks in Cambodia, China, Hong Kong, Laos, Myanmar, Taiwan and Vietnam. Frankie was conferred the IBF Fellow Award in Risk Management. The "IBF Fellow" is an industry veteran recognized for mastery and leadership in his profession, and commitment to industry development.

JOHAN SUDIMAN has more than 20 years of banking experience in Asia and 15 years at the trading desk where he held senior positions as Head Trader - Distressed Assets Group at Deutsche Bank and Head of Secondary Loan Trading at JP Morgan. Today, Johan is Senior Sourcer - Asia at SC Lowy, a USD 2 billion global banking group and credit market specialist based in Hong Kong. Johan has a strong analytical background and is fluent in Mandarin, Cantonese and Bahasa Indonesia.