



Speaker Biographies

IACPM Credit Portfolio Management Educational Workshop

14 August 2025

KIAN HSING AW is Head of Counterparty Credit Risk Management (CRM) Division within the Risk & Performance Management Department of GIC Private Limited (GIC). He is responsible for overseeing the counterparty credit risk arising from GIC's non-investment activities, including trading, clearing, custodial activities, etc. Prior to joining GIC in 2022, Mr. Aw held various roles at DBS Bank Limited, JPM Morgan, ING Bank and Standard Chartered Bank, spanning across risk and front office functions, as well as different locations in Asia.

MARCIA BANKS is the Deputy Executive Director of the International Association of Credit Portfolio Managers (IACPM). The IACPM is a non-profit industry association dedicated to advancing the practice of credit portfolio management through advocacy, research, education, communication and promotion of sound practices. IACPM's members total over 130 financial institutions around the globe. Her current industry initiatives include work on Climate and ESG, advanced data and analytics for risk management, and regulatory developments affecting financial institutions' soundness and capital adequacy. Previously, Marcia was a managing director and senior portfolio manager at JPMorgan Chase/Bank One. She headed the portfolio management team covering the Bank's loan portfolio and also worked for many years in loan syndications. Marcia 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. She teaches regularly at the University of Illinois at Chicago (UIC) and also serves of the Advisory Board of the Arditti Risk Management Center at DePaul University.

TAIMUR BAIG PhD, heads global economics as well as macro strategy for interest rate, credit, and currency at DBS Group Research. He also advises the bank on risk management and investment strategy. Prior to joining DBS, Dr. Baig was a Principal Economist at the Economic Policy Group, Monetary Authority of Singapore (MAS). Earlier, he spent nine years at Deutsche Bank's Singapore office, where his last position was Managing Director and Chief Economist, Asia. During 1999-2007, he was based in Washington, DC, at the headquarters of the International Monetary Fund, where his last position was Senior Economist. Dr. Baig has published extensively for both specialists and a general audience, on areas including monetary policy, digital currency, climate change, demographics, fiscal policy efficacy, and financial market contagion. He is the host of "Kopi Time," a widely followed podcast series on markets and economies. Dr. Baig is an Honorary Advisor to the Global CFO Network, Director Fellow at the Asian Financial Cooperation Association, Board Advisor at Indo-Pacific Advisory, and Council Member of the Economic Society of Singapore. He holds a PhD in Economics from the University of Illinois at Urbana-Champaign. He attended London School of Economics and Wabash College for his B.A. in Economics

VIKAS BHALOTIA is Managing Director and Head of CIB Portfolio Management for Asia-Pacific at Barclays. He leads the portfolio management team that oversees the APAC credit portfolio across trade, corporate lending, structured and leveraged finance for Barclays Bank. Vikas is a member of the Asia Pacific Capital Commitment Committee and the Investment Bank Distribution Committee, which approves lending and underwriting exposures for the bank. He is based in Singapore and was previously a Credit Analyst at Deutsche Bank. Vikas is an engineer and holds a Masters in Management from ESCP, Europe.

PETER GILBERT is the Head of Asia Pacific at BPL Insurance.

EDWIN LEE is Managing Director and Head of Risk Strategy & Analytics at OCBC Group. He is responsible for assessing and managing the Group's risk appetite against top and emerging risks in the operating environment, and for shaping the credit portfolio to achieve sustainable growth.

ASHISH MAKHIJA is the Director of Credit Sales and Global Markets at Barclays.

JOSHUA MILLER has worked for BNP Paribas since 2005 in various roles across Global Markets and in London, Hong Kong and Singapore. Today he is responsible for the management of the Financial Resources (Capital/RWA, Balance Sheet, etc) within APAC as well as Global Management of the Credit Insurance portfolio within Global Markets CIB.

VICTOR ONG is the Deputy Chief Executive, Singapore branch and Deputy Global Head, Portfolio Management, Capital Risk Solutions for AXIS Capital ("AXIS"). AXIS is a leading provider of credit insurance and risk transfer solutions to banks, export credit agencies and multilateral agencies for project financing, aircraft financing and structured credit assets. Victor is the lead portfolio manager for Significant Risk Transfer/Portfolio Solutions and Project Finance globally for AXIS. Victor has over 20 years of experience covering structured financing and credit investments in both private and public markets across emerging and developed markets. Prior to AXIS, Victor worked for Standard Chartered Bank ("SCB") with stints as a Project Finance banker in Singapore and an Origination and Coverage banker in Hong Kong. Also as a member of SCB's Structured Credit Investment Group in London, Victor covered fixed income, CLO and ABS investments. A thought leader on synthetic risk transfer, structured finance and sustainable infrastructure financing, Victor has spoken at events organized/hosted by World Bank, International Monetary Fund, CFA Institute, Association for Financial Markets in Europe, Asia Pacific Structured Finance Association, Asia Pacific Loan Market Association, International Association of Credit Portfolio Management, ASEAN Energy Centre, NUS Risk Management Institute and International Project Finance Association. He has been an instructor/course leader for the CFA Society Singapore-Keppel Capital Infrastructure Financing and Investing workshop. Victor holds an MBA from INSEAD and graduated with a double degree (magna cum laude) in Business Management and Accountancy from Singapore Management University. Victor was selected for and participated in the SMU-NUS AXSI Digital Finance Leadership Programme. Victor is a CFA® charterholder and a certified Financial Risk Manager ("FRM"). Victor also holds the Sustainability and Climate Risk certificate from Global Association of Risk Professionals ("GARP"). Victor is a board member of the CFA Society Singapore, the chairperson of its Professional Development Committee and the leading advocate for the society in sustainability, private markets and fintech.

Robert Oates is currently the Chief Risk and Compliance Officer, Singapore at HSBC. In this role he is responsible for all Risk and Compliance functions within Singapore. Robert has been with HSBC since 1999 after studying History and Japanese at the University of Western Australia and the School of Oriental and African Studies at the University of London. He is an experienced international banker with a track record in leadership roles across a range of markets in Asia, the Middle East and Europe, with a specific career focus on risk management and corporate and commercial banking roles. Prior roles with HSBC have included roles as Chief Credit Officer Wholesale – EMEA, Head of Wholesale Credit and Market Risk, Asia Pacific and CRO India. Earlier in his career Rob had a number of business roles include stints in HSBC's Global Banking and Markets division and its Commercial Banking division.

SUJIT REDDY Sujit Reddy is Asia-Pacific Head of Portfolio Management, Credit Portfolio Group (CPG) at JPMorgan based in Singapore. He has been with JPMorgan for over 20 years across various risk management and portfolio management roles in Singapore, HK and India.

PAUL SCOTT is the Managing Director at Sumitomo Mitsui Banking Corporation (SMBC).

VINCENT TAN is the Chief Compliance Officer at China Construction Bank, Singapore Branch, where he leads the bank's compliance function, overseeing regulatory governance, financial crime compliance, and internal policy alignment with both local and international standards. Previously, he served as the Head of Risk Management, managing the branch's Enterprise Risk framework covering Credit, Liquidity, Operational, IT Risk, and Business Continuity Planning. With over 27 years of experience in Fintech, Compliance, and Risk, Dr. Tan has held various leadership roles across Asia. As a former consultant under Temasek, he played a key role in implementing Basel Frameworks, ISO Standards, and Technology Transformation initiatives. His advisory experience spans multiple regional banks in China, Malaysia, Indonesia, and the Philippines, where he drove strategic improvements in organizational development, internal controls, and credit risk frameworks. Beyond the financial sector, Dr. Tan is a passionate advocate for fitness and community empowerment. He is the founder of Valkyrie Race, Singapore's premier all-women functional fitness competition, and 300 Race, its men-only counterpart, both designed to promote strength, resilience, and inclusivity. These events are officially supported by Prudential and F45 as partners, and have attracted growing corporate and public interest. An accomplished athlete, Dr. Tan also serves as Head Coach for Spartan Singapore, leading local training initiatives and achieving multiple podium finishes himself, including 2nd place in the 2024 South ASEAN Series. His unique blend of professional excellence and community leadership continues to inspire across sectors.

BAREND VAN DROOGE is Deputy Head Credit Risk Sharing, PGGM part of the team's management and CRS investment committee. In addition he has lead the team's efforts on regulatory advocacy and is a regular speaker at conferences and roundtables. Barend has academic master's degrees in finance and law, is a CFA Charterholder and previously worked as a lawyer in Singapore.

ANGELA WONG is currently Managing Director, Head of Stress Testing, IFRS9 and Economic Capital Model Development and Climate program director at DBS Bank Limited. She manages both wholesale and retail stress test and expected credit loss (ECL) modeling, maintenance, regulatory liaison, stress tests, economic capital and risk appetite framework. She also led the Institution's efforts in driving climate agenda end-to-end with focus on climate risk management and climate scenario analysis and stress testing. Prior to the current bank, she had risk management experiences at international banks in Hong Kong that covered wealth management, consumer and wholesale credit risk. Angela was a Chartered accountant and graduated Master in Economics. She is also certified in Sustainability and Climate Risk (SCR) from Global Association of Risk Professionals (GARP).

BENJAMIN WONG is currently Managing Director and Group Head of Regulatory Portfolio Analytics at DBS Bank Limited. Reporting to the Group CRO, he has global responsibility for credit risk analytics & modelling used in underwriting, risk rating, stress testing, expected credit loss provisioning, economic capital, regulatory capital reporting, as well as climate risk stress testing and associated disclosure. Prior to his current role, Benjamin has managed the regional and global risk analytics function at international banks in London, Toronto & Hong Kong. Benjamin held the professional designations of CFA, FRM, CPA, CGA, SCR, RAI, and has completed the Prince of Wales's Business & Sustainability Programme for senior executives by the Cambridge Institute of Sustainability Leadership. Since 2021, he has been a Director of the Risk Management Practitioners Association (RMPA) / Singapore Chapter of the Risk Management Association (RMA).

YAO YAO is currently Head of Balance Sheet Securitisation team at Standard Chartered Bank. She leads the team in structuring, executing and managing synthetic balance sheet securitisation, legal true sale securitisation and covered bond programs for the Bank. Yao Yao holds a Master of Financial Engineering from National University of Singapore and a Bachelor of Engineering from Nanyang Technological University in Singapore.