



## Speaker Biographies

### IACPM Credit Portfolio Management Educational Workshop

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**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 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.

**DUNCAN VAN BERGEN** co-founded Calyx together with his business partner Donna Lee in 2021 with the core mission of creating Better Carbon Markets – with more impact on the Planet and People. To that end, Calyx Global is providing buyers and users of carbon credits with independent, evidence-based ratings and insights on the quality of carbon credits. Prior to this, Duncan set up Shell's nature-based solutions business in 2017 and led its growth into one of the leading players in global voluntary carbon markets. He has more than 20 years of business development, executive leadership, strategy, and policy experience in the energy industry with Shell and McKinsey & Company. Duncan holds an M.Sc. in Economics from the University of Leuven (Belgium), MBA from Solvay Business School (Belgium) and MBA from the Harvard Business School (Baker Scholar).

**MARK HOUGHTON** is currently the Head of Specialty – Asia; and Head of Political Risk, Credit & Bond – Asia, based in Singapore. In these roles he covers cross border trade and investment in emerging markets, working with banks, government agencies, multilateral development banks and corporate customers. In addition he manages AXA XL's Specialty lines which include Crisis Management & Security Risks; Fine Art & Specie; Equine, Livestock & Aquaculture; Accident & Health and Structured Risk Solutions. Before joining AXA XL in 2012, Mark spent 15 years in banking covering origination and client coverage, project and export finance, syndications, securitization, portfolio management and alternative risk distribution. Starting his career with the National Australia Bank, he moved to London where he worked for Sumitomo Mitsui Banking Corporation (SMBC) where he established a global insurance distribution function following the 2008 financial crisis. In this role he coordinated the purchase of credit and political risk insurance globally for SMBC. Moving to Asia in 2010, Mark joined Standard Chartered Bank where he was responsible for distribution to the insurance market within the global Transaction Banking division.

**JONATHAN KOH** is an Economist with Standard Chartered Bank. He provides macroeconomic coverage of Asia, specialising in Singapore, Malaysia, Philippines and New Zealand. He joined Standard Chartered in 2015 as an International Graduate. Jonathan rotated in Emerging Markets Rates Trading prior to joining the Economic Research team in May 2016. He holds a Bachelor's degree in business, specialising in banking and finance, and a Bachelor's degree in accountancy from Singapore's Nanyang Technological University.

**CHARLES NG** is a key member of the APAC credit distribution team within the Investment Bank. He has been with the credit business at Deutsche Bank covering a broad range of credit products and insurance clients since 2014. He holds a Bachelor of Accountancy degree from Nanyang Technological University and is a CFA charter holder.

**VICTOR ONG** is the Deputy Global Head, Portfolio Management for Capital Risk Solutions Division of AXIS Capital, with primary responsibility for portfolio management of a book of credit exposure globally, and secondary responsibility for deal sourcing in APAC. His area of focus is in the structured/complex finance domain such as project finance, structured credit, leveraged finance, aviation financing and structured trade finance; corporate lending and financial institutions credit. Victor covers both single credit and also unfunded significant risk transfers ("SRT"). He currently leads the development of due diligence and modelling process for SRT and is the lead portfolio manager for Project Finance globally. Victor has also developed a climate transition risk grading tool for the global CRS portfolio. Prior to AXIS, Victor has undertaken roles in fixed income investments in various Asset Backed Securities asset classes and financial institutions, origination and client coverage, and Infrastructure financing and advisory with Standard Chartered Bank in London, Singapore and Hong Kong. Victor is a Board Member of CFA Society Singapore and also the Singapore country representative of CFA Institute Asia Pacific Research Exchange ('ARX'). He is a keen advocate for ESG, having led the CFA Society Singapore's efforts in creating ESG 2021 hub, a platform to aggregate content and webinars on ESG for CFA member. Victor has developed curriculum for and also taught at the CFA Society Singapore-Keppel Capital Infrastructure Financing workshop. Victor holds a MBA from INSEAD and a double degree from Singapore Management University. He is CFA charterholder and a certified FRM holder. Victor also holds the Sustainability and Climate Risk ("SCR") certificate from GARP and was a participant in the selective AXSI Digital Finance Leadership programme offered jointly by National University of Singapore and Singapore Management 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 risk, technology risk, product control and model validation. Prior to joining UOB Risk Management, Frankie spent more than 10 years in the frontline in Corporate/Commercial banking. Over the past 20-plus 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. He was actively involved with the industry to co-create the ABS Guidelines on Responsible Financing and MAS's Guidelines on Environment Risk Management for Banks. He is also a member of the MAS Green Finance Industry Taskforce. 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 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.

**VIDAYAGASAR (VID) PULAVARTI** is Managing Director, Credit at Apollo, where he is responsible for origination, structuring and execution of credit opportunities across the Asia Pacific region. Prior to joining Apollo, Vid ran the Credit Portfolio Management, overseeing the institutional lending/investment portfolio at the Commonwealth Bank of Australia. Vid's previous career spanned Lloyds Banking Group, JPMorgan and Citi across Europe and Asia, as well as stints in Bahrain and Bermuda – predominantly focused on bank and insurance solutions and structured credit. Vid qualified as a Chartered Accountant in India as well as a Certified Public Accountant in the US.

**JASON TAN** is CEO of OGAM Singapore and Head of Asia Pacific, leading origination, structuring and distribution in APAC. He is also responsible for legal structuring and deal execution in the global investment team as Head of Legal Structuring. His career in financial markets spans over 2 decades, with prior roles in Morgan Stanley, HSBC and Allen & Overy, across London, HK and Singapore. Mr. Tan is a qualified Solicitor of England and Wales and an Advocate and Solicitor of the Supreme Court of Singapore. He received his MA (Hons) in Jurisprudence from Trinity College, Oxford University, and is an alumnus of Harvard Business School.

**JASON VALOTI** is a Partner at Simmons & Simmons based in Singapore. Jason specialises in structured products and derivatives for the sell side and buy side. He acts across a broad range of asset classes, including non-conventional assets and regularly advises on balance sheet management related mandates. As a band 1 practitioner in Chambers Asia Pacific and Legal 500, Jason has significant international experience in sophisticated markets like London, Tokyo, Hong Kong and Singapore. His detailed knowledge of interbank markets, asset management, wealth management and investment products gives Jason a rounded picture of the market.

**BENJAMIN WONG** is the Managing Director and Head of Group Portfolio Analytics at DBS Bank, with global end-to-end responsibility for credit risk analytics & modelling used in underwriting, risk ratings, early warnings/alerts, stress testing, IFRS9 ECL provisioning, regulatory / economic capital, and climate change risk & scenario analysis. Prior to joining DBS, he was the Global Head of Wholesale Risk Analytics in HSBC London, and the Asia Pacific Regional Head of Global Risk Analytics in HSBC Hong Kong. Before that he has held similar roles in credit risk analytics in international banks in Singapore and Toronto, though he started his banking career in credit risk management in Citibank Hong Kong. Benjamin is an alumni of the NUS RMI with a Master's degree in Financial Engineering, and holds the designations of CFA, FRM, CPA, CGA and SCR. He has been a Director of the Singapore Chapter of the Risk Management Association (RMA) since 2021.

**HAOJIE ZHANG** is an Executive Director in the Credit Portfolio Management (CPM) team in Standard Chartered Bank. He joined the Bank in 2010 and has been responsible for developing various distribution programmes including structured credit programmes, secondary loan distribution and the CDS hedging book for managing the Bank's credit portfolio. In 2018, Haojie relocated to New York for 3 years to help establish the CPM Americas regional function with responsibilities on capital allocation, risk taking and returns discipline for the Americas portfolio from a business perspective. After establishing the CPM Americas function, he relocated back to Singapore to focus on origination, structuring and development of the structured credit transactions. Prior to Standard Chartered, he was with Ernst & Young's Transaction Advisory team advising on debt restructurings and distressed situations.