



Speaker Biographies

IACPM Credit Portfolio Management Educational Workshop

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ROHIT AGARWAL is a Lead Consultant at AXA Climate and based in Singapore. He has overall 19 years of experience in finance having worked at JP Morgan, Deutsche Bank, Fitch Ratings and MSCI. In terms of sustainability related experience, Rohit was involved in the go-to-market strategy for Sustainable Fitch's ESG products and was APAC Head of ESG Issuer Relations at MSCI. Rohit obtained his Masters in Business Administration from Xavier Institute of Management, India.

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.

VIVEK CHANDIRAMANI is Managing Director of Awbury's Asia Pacific business based in Singapore. He is responsible for origination, structuring, and client engagement in Asia. Prior to joining Awbury, Vivek spent 28 years at J.P. Morgan where he earlier focused on structuring, risk analysis, and relationship management; developing bespoke solutions for clients across Debt Capital Markets and Leveraged & Acquisition Finance. Vivek then transitioned into leadership roles as CRO for ASEAN; APAC Head of the Commercial Bank and COO for North Asia CIB. He also served on the board of J.P.Morgan's Asia Pacific Executive Management Committee and has intimate knowledge of the Asia Pacific region. Vivek holds a B.Sc. degree in Computer Information Systems, with a minor in Marketing. More recently, Vivek completed certifications in Digital Transformation with Imperial College Business School (UK), as well as Blockchain & Digital Assets with the Digital Asset Council for Financial Professionals (USA).

JOICY DINH is Vice President, Distribution APAC with recognised MBA (specialised in Finance) from SMU, deep experience with debt syndications, debt origination and distribution, loan sales and trading, and structured financing. Collaborative communicator with curated network of banks and institutional investors including hedge funds, credit funds, developmental FIs, mezzanine and private equity investors. She has been with international banks such as SCB, MUFG and SMBC throughout her entire career.

ANIKET JALGAONKAR is a Lead Climate Change Consultant at AXA Climate. He has extensive experience spanning over 16 years in consulting and has worked across several countries and regions of the works, including Asia Pacific advising clients across sectors on risks and vulnerabilities due to climate change on their assets and operations, and develop detailed adaptation and resilience plans specific to the asset/business context. Prior to this, Aniket has worked for an international sustainability consulting firm for over 15 years.

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.

SOM-LOK LEUNG is the 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 practice. The association has grown enormously in its 20 year history; its membership now comprises over 125 financial institutions around the globe. In his role, Som-lok oversees all aspects of the association, and reports to the IACPM Board of Directors. Previously, Som-lok was a Senior Director in the Moody's KMV (now Moody's Analytics) Client Solutions group, working with a wide range of banks, insurance companies, and asset managers. Prior to joining MKMV, Som-lok accumulated over a dozen years of risk management experience, both in staff positions and as a management consultant. Som-lok has been Director of Risk Policy at Nomura Securities, responsible for covering both market and credit risk on the New York trading floor, and also Director of Credit Risk Control at the Union Bank of Switzerland in NY, responsible for both counterparty credit risk and risk measurement and management for the corporate loan portfolio. This followed a career as a management consultant at Oliver, Wyman & Co. that focused primarily on risk management. Som-lok graduated summa cum laude from Harvard University.

KENJI MATSUMOTO is Managing Director and Head of CPM for APAC at MUFG bank. He is responsible for credit portfolio management in Asia & Oceania by partnering with relationship managers and product offices to improve risk return of the portfolio as well as to provide solutions to mitigate credit risk of the bank. Prior to current position, Kenji worked in CPM at Tokyo Head Office and in charge of Significant Risk Transfer of global loan portfolio and also worked in Investment Banking in New York. Kenji holds a Bachelor from Osaka University and an MBA from IESE Business School.

WEIMIN MIAO is the Co-founder & CEO of Criat, an NUS spin-off company providing forward-looking data-driven credit analytics to banks, insurance companies, asset managers, etc. for risk and investment management globally. Prior to Criat, he was a Senior Research Fellow and the Operations Lead of the Credit Research Initiative at NUS. Dr. Miao is expert in credit analytics, optimization, statistics and machine learning. He has co-authored several research papers published in top-tier journals and co-developed sophisticated credit risk solutions for renowned financial institutions, e.g., the BuDA automated stress testing solution for IMF's policy work. Dr. Miao holds a Bachelor from Peking University, a Master from University of Chinese Academy of Sciences, and a PhD from NUS.

VICTOR ONG is the Deputy Global Head, Portfolio Management, Capital Risk Solutions for AXIS Capital ("AXIS") – a leading provider of risk transfer solutions to banks, export credit agencies and multilateral development banks for project financing, aviation financing and structured credit assets. Victor has close to two decades of experience covering structured financing and credit investments in private and public markets. At AXIS, Victor currently leads the due diligence and portfolio management for Significant Risk Transfer ("SRT") and project finance transactions globally. Prior to AXIS, Victor worked for Standard Chartered Bank ("SCB") as a Project Finance banker in Singapore and as an Origination and Coverage banker in Hong Kong. Also as a member of SCB's Structured Credit Investment Group in London, Victor was involved in fixed income, CLO and ABS investments. A thought leader on SRT, sustainable infrastructure and renewable energy financing, credit portfolio management and risk mitigation, Victor has spoken at events organized by Association of Financial Markets in Europe, World Bank, International Association of Credit Portfolio Managers, ASEAN Energy Centre 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 has a double degree (magna cum laude) in Business Management and Accountancy from Singapore Management University. He also holds the Sustainability and Climate Risk ("SCR") certificate from GARP. Victor currently serves on the board of CFA Society Singapore- the 7th largest CFA Society globally and sits on the Society Engagement Council for the CFA Institute Asia-Pacific Research Exchange ("ARX").

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. Frankie, a seasoned 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 was conferred the IBF Distinguished Fellow Award in Risk Management. The "IBF Distinguished Fellow" is a prestigious title conferred upon industry leaders who are the epitome of professional stature, integrity, and achievement. The Distinguished Fellows serve as a beacon of excellence for the banking industry in Singapore.

MATTHEW SEE is the Head of Data Chapter - Risk and Business Analytics at DBS. He leads the team responsible for delivering analytics solutions in risk management across all risk types (including credit risk) to drive business outcomes and impact, and industrialising AI/ML in risk analytics at an enterprise-wide level.

MARTIN SMITH is the founder of 13 Elements Consultancy. He has worked in financial services compliance for over 20 years, including with Morgan Stanley, HBOS, the National Bank of Greece and Credit Suisse. At Credit Suisse he was most recently the APAC Director for Global Sustainability & Governance Risk, taking a lead on designing frameworks and controls covering the Private and Investment Banks. He was also the lead author of the Bank's Global Greenwashing Policy. Prior to that he served for over sixteen years as the APAC Compliance Department's Chief of Staff and COO, overseeing regulatory affairs, governance, training, reporting and escalation.

TECK KIN SUAN is Head of Research and Executive Director in Global Economics and Markets Research at United Overseas Bank (UOB). Teck Kin joined UOB as an economist in 2006. In his current role as Executive Director in Global Economics and Markets Research, he is responsible for macroeconomic and foreign exchange research with a primary focus on China, Hong Kong and Taiwan, and secondary coverage for the ASEAN region. As a member of the Research team, he presents the team's market views regularly to the Bank's management team and clients in Singapore and the region. Teck Kin has more than ten years of experience in macroeconomic and equity research. Fluent in English and Mandarin, Teck Kin is interviewed frequently by local and international print and broadcast media, as well as financial newswires on the economic and market outlook. Prior to UOB, Teck Kin held various positions in equity and credit analysis in other financial institutions in Singapore, Canada and Taiwan. Teck Kin graduated with a Master's degree in economics and a Bachelor of Business Administration degree from the Simon Fraser University, Canada. He is also a Chartered Financial Analyst charter holder.