



Speaker Biographies

IACPM Credit Portfolio Management Educational Workshop

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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.

RITA CHAM is an Executive Director and Senior Lead Credit Risk & Approval Officer in Corporate & Institutional Bank at Wells Fargo. In a recent prior role, she oversaw financial risks in region as well as legal entity risk oversight responsibilities in leadership capacity including for the Singapore branch. Rita has over 18 years of experience in financial industry across credit portfolio risk disciplines in enterprise and regional risk capacity including risk capital optimization, portfolio risk modelling, stress testing program, risk appetite, data risk and model risk, during her time in Westpac Banking Corporation and Standard Chartered. Rita is a Fellow of Institute of Actuaries Australia and holds a Bachelor of Commerce degree from University of New South Wales.

EDWARD CHEAK joins Miller Singapore as Head of Credit and Political Risk Insurance (Asia). Edward brings with him a wealth of experience in financial services and risk management, having served most recently as a Director at Texel, as a specialist Credit and Political Risk Insurance broker. Prior to Texel, he worked at KPMG and Deutsche Bank, amongst other international financial institutions, as a risk management consultant, risk management professional and user of the CPRI product.

SAM LADBURY is the Head of Asia Political Risk & Credit for Chubb. Sam Ladbury moved to Chubb Insurance Singapore Limited in 2012 as a Senior Underwriter on the Credit and Political Risk business. He was promoted in 2018 to Head of Credit and Political Risk, Asia. He is responsible for new business, commercial and risk roles within the region and for running the Credit and Political Risk book for the region. He originally entered the credit and political risk insurance market in 2008 as a broker at Jardine Lloyd Thompson after having worked for 2 years in the Houses of Parliament for the EU Scrutiny Committee. He graduated from Nottingham University in Russian and History, has a Masters in International Relations from King's College London and has completed the ACII.

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

THOMAS NG is the Director of Structuring & Outplacement team based in Singapore focusing on capital optimisation and steering the originate-and-distribute strategy for LBBW in Asia Pacific and globally. Prior to LBBW, he headed the syndication and investment solutions for Nord/LB in Asia Pacific and was responsible for all outplacement activities across project and asset finance. Thomas also spent five years underwriting credit and political risks for financial institutions in XL Catlin (now part of AXA group) focusing cross-border trade and emerging market investments across multiple asset classes such as structured commodity finance, syndicated loans and project and asset finance. With over 13 years of experience, his unique profile holds a combination of sell and buy side within the CPRI market. Thomas also served credit analytical roles in UOB and Fitch Ratings before entering the CPRI market.

VICTOR ONG is the Deputy Chief Executive, Singapore branch and Deputy Global Head, Portfolio Management, Capital Risk Solutions for AXIS Capital (“AXIS”) – 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 Transfers and Project Finance for AXIS. Victor has 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 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 a 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. Victor is a board member of the CFA Society Singapore and is also serving as the Singapore representative on the Society Engagement Council for the CFA Institute Asia 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, technology risk, etc. 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.

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.

MATTHEW SEE is Managing Director and 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 and risk outcomes and impact, and industrialising AI/ML (including the use of Gen AI) in risk analytics at an enterprise-wide level."

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 charterholder.

VINCENT TAN is the Head of Risk Management, Singapore Branch for the China Construction Bank.

PUAY TIN TEO joined Standard Chartered Bank in 2005 and is currently Head of Distribution, Credit and Portfolio Management. In this role she has global responsibility for asset and liquidity distribution from the banking book, across Corporate, Commercial and Institutional Banking. This includes the use of different technologies including securitisation, covered bonds, repos, guarantees, credit linked notes, insurance and outright sales. Puay Tin's previous roles at Standard Chartered include Head of Central Funding Desk and Business Treasurer. Before joining Standard Chartered, Puay Tin worked at Ministry of Finance Singapore in international relations. Puay Tin has a Bachelor of Accountancy from Nanyang Technological University and a Master of Applied Finance from Macquarie University. She is a Chartered Accountant and is based in Singapore.

ZHANG XUAN is the Deputy General Manager of Risk Management Department for the Bank of China Limited, Singapore Branch. Zhang Xuan was appointed Deputy General Manager of Risk Management Department since February 2023, overseeing credit due diligence review function of BOCSG. Mr Zhang has near 15 years of experience in banking industry, specialised in credit financing. Prior to his current role, he was the Head of Credit Due Diligence, EMEA Centre, Bank of China, responsible for credit review of exposures in Europe, the Middle East and Africa. Zhang's previous experience at the bank also includes heading the TMT team of Corporate Banking Department in London Branch and as a risk manager in Credit Approval Department, Head Office. Mr Zhang holds Master of Arts in Economics from China Foreign Affairs University, Beijing and earned a master's degree in Finance from London Business School.