

CURRICULUM VITAE

YEOW TIANG HUI
No. 6, Jalan Alam Sutera 12
Bukit Jalil, 57000 Kuala Lumpur
Malaysia
Tel : +6012 – 287 1111
E-mail: tianghui@yahoo.com

I was born in a Malaysian town, Malacca, on 28 January 1962.

I received my primary education in Mandarin, secondary in Malay, and tertiary in English. *I am thus able to communicate fluently in – both written and spoken – all the three languages.*

I hold a Bachelor Degree in Economics & Statistics from the National University of Singapore.

EMPLOYMENT HISTORY

KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD www.kfh.com.my

- **Director, Head of Corporate Banking**, October 2007 till present.

Twenty five staff members reporting to me. The corporate bank's portfolio includes:

- All Public Listed Malaysian companies
- Multinational companies with foreign currency financing requirements
- Offshore foreign currency financing and syndications.

Geographical coverage is from the Greater China to Europe. In this capacity, I have also been appointed a member of the Credit Committee for KFH's Corporate and Investment Banks' portfolio.

In April 2011, I formed a Client Coverage Team and assumed the position of Director in the Investment Banking Department to cover the full range of Corporate Banking & Investment Banking, and Capital Market products. These include M&A financing and Bond issuance.

REPRESENTATIVE to promote the US EXIM BANK financing programs, Aug 2005 till Oct 2007.

Since 2005, I have been functioning as the representative to promote the United States Exim Bank financing program www.exim.gov in Malaysia. The US Exim Bank is an agency owned by the US government, with the mandate to promote the exports of the USA. It achieves this goal by providing financing to foreign companies/institutions that purchase US-made goods and services.

In this role, I work closely with the Toronto-Dominion Bank www.td.com, which is the major international commercial banks on the US Exim funding bank panel.

CREDIT INDUSTRIEL ET COMMERCIAL <http://www.cic.fr>

- **Country Head & General Manager, Labuan Branch, February 1997 till July 2004**

In 1997, I was offered the position of heading the Labuan Branch of the French CIC Bank, which had just obtained a license from the Malaysian Central Bank to operate a branch in the Labuan International Offshore Financial Centre.

CIC's Labuan Branch carries out exclusively offshore wholesale banking activities, and covers the territories of Malaysia, the Philippines, and the Greater China. Our clientele base comprises the local corporates and MNCs operating in each of these territories.

Besides corporate lending business, which included bilateral lending, structured finance and loan syndication, our branch's mandate was also to seek out investment opportunities in financial instruments and

debt capital market securities: Bonds, EuroConvertibles, MTNs, FRNs, CPs, Asset Swaps etc. The role of my branch constituted not only seeking out the opportunities, but also the analysis, justification and recommendation on the *risk profiles* of these issuances – before they were submitted to headoffice for approval.

In the wake of the Asian Crisis, I led the branch in the swift adaptation to the challenging operating environment through an optimisation of our branch's product mix: to include capital-efficient products like credit derivatives, asset securitisation and other treasury products, in order to maintain my branch's relevance.

CITIBANK BERHAD / CITICORP, Kuala Lumpur, Malaysia

– **Assistant Vice President, Local Corporate Group, June 1994 – April 1995**

In 1994, I was invited to return to Citibank, this time at its Kuala Lumpur branch, as the Assistant Vice President of the Local Corporate Group. This is a division within its corporate banking business specifically targeting the local conglomerates and public listed companies. Besides the normal corporate banking products, I was also involved in lead managing syndicated loans.

During my tenure, the bank had provided valuable trainings in corporate finance, derivatives, treasury operation, and techniques of marketing to issuers. This was because the nature of the job, and the business development strategy was to provide a comprehensive financial package to the corporate clients, who often required not only financing, but also hedging and project financing solutions.

This was also a position in which we were to follow the trails of our clients abroad. This was to finance their projects overseas, thus fully utilizing our network, and also growing with the Malaysian corporates as many of them were transforming into regional groups reaching outside Malaysia to either invest or undertake contracts.

In 1995, I was made a member of the Bank's Credit Committee.

– **Vice President, Direct Investment/Venture Capital, April 1995 – January 1996**

In January 1996, I was offered the opportunity to join Citibank's sister company, Citicorp Capital, to do direct investment / venture capital business. This position involved targeting local companies with growth potential and invest Citicorp's funds into these companies in the form of equity, instead of lending. I was involved in both the business development and investment analysis. The investments were done by means of various financial instruments which included common shares, preference shares, loan stocks with option, and convertible loans etc.

Having invested in the companies, we would then participate in growing them by securing for them new marketing and investment opportunities. The ultimate objective was to bring the investee companies to listing on the stock exchange. In gearing up to that event, we provided advisory services to the investee companies on matters relating to accounting, management information services, corporate restructuring (merger & acquisition), and meeting the listing requirements.

In the same year, Citicorp promoted me to the position of ***Vice President*** in recognition of my contribution to this unit, and my previous performance in the corporate bank.

– **Head of Commercial Banking, January 1996 – January 1997**

In September 1996, I was offered the position to head Citibank's Commercial Banking business in Malaysia. This position had 8 officers reporting to me, and was involved in business development of our local corporate accounts. The products offered by this department were trade financing facilities, hedging products, terms financing and project financing. The responsibilities of this position included ensuring the revenue target being met, budgeting of expenses, business planning, general administration, and personnel management.

DEUTSCHE BANK AG, Kuala Lumpur, Malaysia

– **Senior Account Manager, Corporate Banking Department, April 1991 – June 1994**

Upon the expiry of my bond with the Singapore government, I returned to Malaysia in early 1991 to join Deutsche Bank in Kuala Lumpur. Deutsche Bank's focus in Malaysia was mainly on the MNCs and large public listed companies.

Being an established foreign bank, the appointment also involved me in playing the advisory role to foreign investors who were beginning to flood Malaysia as the country's economy was commencing its 8 consecutive years of robust growth. The position required me to arrange total packages of financing needs for the MNCs investing here. There was also requirement for liaison with local authorities and government agencies to assist in our clients investing in the country.

CITIBANK N.A., Singapore

– **Manager, Business Banking Center, March 1990 – April 1991**

In 1990, I was offered the position of the Manager by Citibank N.A. in Singapore. That was a position that required me to take charge of both sourcing of funds and lending them out.

In that capacity, I had reporting to me, officers who were in charge of both assets and liabilities portfolio.

In assets products, I led the officers in marketing a full range of commercial credit and banking facilities to the business community. The target market comprised the small and medium sized enterprises. Loan approval and evaluation, staff training and appraisal, budget and management were the integral part of my responsibilities.

On the liabilities side of the business, I had to identify new potential markets and formulate strategy to source funds from cash-rich companies, individuals, and non-profit organizations. These came in the form of local and foreign currency deposits.

UNITED OVERSEAS BANK LTD, Singapore

– **Assistant Manager, Credit & Marketing Division, June 1987 – January 1990**

I joined this bank upon graduation. This offer came with a sponsorship by the bank for me to attend the Credit Training Course at the Institute of Banking and Finance of Singapore.

I was attached to the Credit & Marketing team which concentrated on the middle-market accounts. The portfolio comprised international trade financing, real estate development financing, asset based lending, and project financing.

My main responsibilities were marketing for new accounts, servicing existing customers, loan evaluation and recommendation, credit documentation and administration, and control of problem accounts/ loan recovery.

In the first year, I was assigned to the portfolio which comprised the Chinatown/Hongkong Street traders, who mainly engaged in international trade with the Far East.

On the confirmation of my employment, I was promoted to the rank of *senior officer*. After one year in that portfolio, I was assigned to solely serve the market in the Jurong Industrial Estate – which clientele base consisted of the manufacturing and engineering sectors. This coincided with the time when the bank's regional marketing concept came into fruition. The clientele in that region required the service of a senior bank personnel. With the untimely departure of an assistant vice president who was then in-charge of the portfolio, I took up the assignment of replacing him.

I performed well in that capacity, both in terms of marketing for new loans and profitability of accounts. Consequently, at the end of 1989, I was promoted to the position of *Assistant Manager*.
