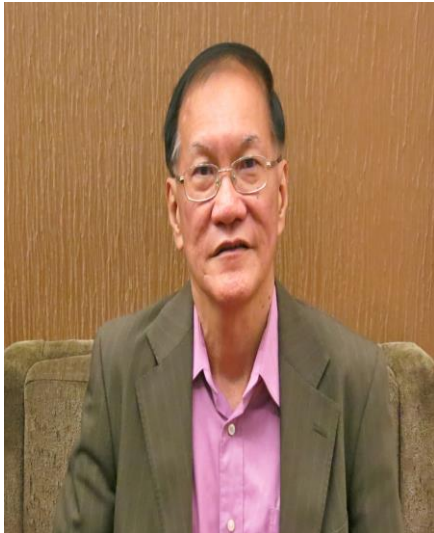


PROFILE OF RICHARD YEO



Richard Yeo has been involved in teaching, training and consultancy in various institutions for over 20 years. He is able to provide real life examples which he draws from his rich management experience and holds a Masters of Business Administration from Manchester Business School.

He has been a Trainer at the Institute of Singapore Chartered Accountants (ISCA) for many years, conducting training courses and workshops for the Public and ISCA's members. He was also an invited speaker to conduct a seminar on "Risks and Frauds in Import/Export Procedures" to the Singapore and ASEAN Police Force held in the Commercial Affairs Headquarter, Singapore. Richard also conducted tutorial classes for the Master Degree Programme at the Manchester Business School

Richard's experience in Asahi Bank Ltd., Singapore Branch as a Deputy General Manager (Head of Operations and Compliance) included overseeing Loans Administration, Back-office settlements, Remittances (Fund Transfers), Office Administration (including HR function) and Telecommunication (Including the Global Cash Management Systems) and the setting up of the Compliance Section.

He was also the Branch Operations Manager (Branch Manager) with HL Bank, Singapore responsible for the daily running of the branch operations.

Prior to that, he was with Armco Pacific Limited, a Merchant Bank, to assist in the establishment of a Trade Finance Department, drawing up guidelines, procedures and rules for the current and newly recruited staff and he was instrumental in promoting Trade Financing products to SMEs, and to establish Correspondent Banking relationship with Financial Institutions.

One of his roles in JP Morgan was to provide trade expertise to both new and existing customers by making joint marketing calls with the Relationship Managers and conducting in-house training.

Richard's former role in Sapphire Corporation Limited, a public listed company, as a Consultant is to source for facilities and funding from banks to support in the numerous projects. One such project was the US\$72.8 million Collar Finance and US\$15 million LC Facilities.

Richard has a wide range of teaching experiences in various industries and institutions since 1990s:

- 1) The Institute of Banking and Finance (IBF) Singapore. Conducted courses on Trade Related Issues.
- 2) Kaplan Professional. Conducted courses on Trade Related Issues.
- 3) Singapore Police Force (Commercial Affairs). Conducted courses on Risks and Frauds in Trade.
- 4) Manchester Business School. Conducted tutorials on Treasury and Foreign Exchanges including Trade Finance (ToF).
- 5) Asia Institute of Management - University of Canberra, programme. Conducted lectures on the modules in, "Principle of Management and Organisational Behaviour."
- 6) Institute of Singapore Chartered Accountants. Conducted workshops on Trade related matters
- 7) Singapore Institute of Management (SIM) Global Education (GE) Programme - University of London. Lecturer for the Principle of Banking and Finance Module. Course developer for Imports and Exports Operation & E-commerce for Diploma In Business (DIB), offered by SIM
- 8) Singapore Furniture Institute Council Institute (SFIC). Conducted workshops for the International Institute of Export and Import (IIEI), offered by the Dunlap Stone University (DSU), USA.
- 9) Singapore Human Resources Institute Academy (SHRI) lecturing in 'Consumer Banking', for the Diploma in Banking and Finance.
- 10) Conducted in-house seminars to: - DFS Singapore; Menarini and Franklin Offshore.