



Mr Satinder Pal Singh Ahluwalia

Canadian, Male

Independent Non-Executive Director

Mr Satinder Pal Singh Ahluwalia (“Mr Ahluwalia”) was appointed as Independent Non-Executive Director of the Company on 11 August 2025. He is the Chairman of Audit Committee and a member of the Nomination and Remuneration Committee as well as Risk Management and Sustainability Committee of the Company.

Mr Ahluwalia holds a Master of Commerce from Mumbai University, India and he is a Fellow Member of the Institute of Chartered Accountants of India.

Mr Ahluwalia has over 35 years extensive experience in global financial services. He is a seasoned executive and brings financial leadership, deep expertise in risk management, governance and business transformation across banks, non-banking financial companies and insurance firms in Southeast Asia, the Middle East and India. His last role was Managing Director and Head Global Commercial Banking Planning Division of MUFG Bank, based in Singapore.

Mr Ahluwalia served as Director of PT Bank Danamon Indonesia Tbk (part of Temasek before being acquired by MUFG) in various roles including Chief Financial Officer, Head of Micro-banking, and Chief Risk Officer (CRO). Prior to that, he was the Managing Director and CRO of PT Bank Internasional Indonesia Tbk (part of Temasek before acquired by Maybank). He transformed business performance and risk control amid severe market troubles by leading a multi-faceted change strategy, resulted a stronger risk profile and greater bench strength. Mr Ahluwalia started his career with Standard Chartered and held senior positions with Mashreq Bank, and ABN Amro NV Bank.

Mr Ahluwalia was also the Vice Chairman of the Non-Executive Board of Directors of PT Zurich Asuransi Indonesia Tbk as well as the Non-Executive Director, PT Adira Quantum Multifinance and PT Wahana Ottomitra Multiartha Tbk.

Currently, Mr Ahluwalia is a Non-Executive Director of Seedflex Software Solutions Sdn Bhd.