

# MARKET PULSE

Crecere Asia quarterly newsletter delivers curated news on industry trends, market shifts, people moves, and insights across Insurance, Tech, FMCG, and Financial Services keeping you informed in a competitive business landscape.



## Beyond Hiring: Crecere Asia Redefines Recruitment

Success begins with the right people. Crecere Asia goes beyond traditional recruitment by helping businesses secure professionals who shape industries and lead transformation.

### A Vision for Transformation

Crecere Asia was founded to redefine talent acquisition. With expertise in financial services and insurance, technology, and FMCG, the firm's founding partners provide a nuanced understanding of the unique hiring challenges within these industries. Through research-driven and flexible recruitment solutions, Crecere Asia enables businesses to thrive in an increasingly competitive environment.

### Why Partner with Crecere Asia?

- 1. Industry-Specific Expertise** - We specialize in recruiting for the industries we know best. Our insight ensures a strong match that aligns with your goals and corporate culture.
- 2. Tailored, Scalable Talent Solutions** - Every business is different. Whether you need an executive search, contingent hiring, or market mapping, we provide customized solutions.
- 3. Data-Driven Solutions** - We go beyond resumes. Our research-based approach offers market intelligence and deep industry insights.
- 4. Cultural Alignment & Diversity Focus** - It's about finding the right fit.
- 5. Agility and Speed** - Adapting to market demands to deliver the talent you need in a timely manner. We understand the importance of time.

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## Manulife Asia Announces Leadership Changes Across Key Markets

Manulife Asia has unveiled  **Manulife** several leadership changes across its Emerging Markets, Indonesia, Japan, Singapore, and Finance teams.

- **Dr. Kah Siang Khoo**, currently CEO of Singapore, has been appointed CEO of Emerging Markets, overseeing Cambodia, Indonesia, Malaysia, Myanmar, and the Philippines. He will continue leading Singapore until June 1, 2025, when Benoit Meslet assumes the role. Khoo joined Manulife in 2018 and has driven double-digit growth and digital innovation in the Singapore business.
- **Benoit Meslet**, currently CEO of Japan, will succeed Khoo as CEO of Singapore, effective June 1, 2025. Since joining in 2020, he has led Japan's growth through strong earnings and digital transformation. Meslet brings over 20 years of leadership experience.
- **Ryan Charland**, CEO of Indonesia, has been named CEO of Japan, effective May 1, 2025. Charland's tenure in Indonesia saw notable market share gains and the launch of a Syariah-compliant company.
- **Lauren Sulistiawati** has been appointed CEO of Indonesia, effective February 24, 2025. She joins from Commonwealth Bank and brings a track record of transforming operations and expanding Syariah business offerings.

(Continue on page 2)

## Ronald Tan Joins HSBC Life Singapore as Chief Agency Development Officer



**HSBC**  
Life

HSBC Life Singapore has appointed Ronald Tan as Chief Agency Development Officer, effective January 6. He leads

the insurer's tied agency channel and manage its strategic distribution partnership with Singapore Post. He reports to CEO Harpreet Bindra and joins the executive committee.

With over 25 years of experience in the insurance industry, Tan was most recently CEO of Infitum Financial Advisory and has held senior roles at Income, Tokio Marine Life, and AXA Life.



## Manulife Asia Announces... (from page 1)

- **Adrienne O'Neill** has been named Asia CFO, reporting to Colin Simpson and Phil Witherington. A 17-year Manulife veteran, she has held several key finance roles and will now lead the finance strategy for the region.
- **Steve Finch** has been appointed President and CEO of Manulife Asia, effective May 9, 2025, succeeding Witherington. Currently Chief Actuary and a member of the Executive Leadership Team since 2016, Finch has led major initiatives including the shift to IFRS 17 and IFRS 9. He previously served as CFO and General Manager at John Hancock's US Life Insurance division.
- **Phil Witherington** will become President and CEO of Manulife, effective May 9, 2025. He will also oversee the Asia Senior Leadership Team during the transition.

As part of these changes, Michael Thomssen and Sachin Shah will be leaving Manulife.

## FWD Appoints New CEO for Japan Operations

FWD Group has named Tsuyoshi Ijichi as Representative Director, President, and CEO of FWD Japan, effective 14 January 2025. He was previously Director, Representative Statutory Executive Officer, and Deputy President of MetLife Insurance K.K. in Japan. Ijichi reports to FWD Group CEO Huynh Thanh Phong and leads the company's next growth phase in Japan, succeeding Hideki Yamagishi, who transitions to an advisory role.



Tsuyoshi Ijichi

## Chubb Life NZ Appoints Lee-Ann du Toit as Chief Actuary



Lee-Ann du Toit

Chubb Life New Zealand has appointed Lee-Ann du Toit as Chief Actuary. She joins from Deloitte New Zealand, where she was Insurance Sector Leader and Lead Partner for Actuarial Services.

Reporting to CEO Gail Costa, Lee-Ann will be a key member of the Senior Leadership Team,

contributing to strategic decisions that will help future-proof the business and enhance its protection offerings for New Zealanders.

With over 25 years of experience in financial services, Lee-Ann has held leadership roles across actuarial, sales, customer, and marketing functions. She is also the current President of the New Zealand Society of Actuaries.

CEO Gail Costa highlighted that Lee-Ann's broad expertise in strategic leadership and customer-focused solutions will be invaluable as the company adapts to the evolving insurance landscape.

## Beyond Hiring... (from page 1)

### Partnering for Success

Crecere Asia recognizes that each organization faces distinct challenges and opportunities. Whether supporting a fast-growing startup or a global enterprise, the firm delivers recruitment solutions designed to advance strategic goals, including:

- **Retained Search** – A targeted, research-led approach to securing top-tier executives and mission-critical talent.
- **Contingent Search** – A results-oriented method focused on efficiently connecting businesses with qualified candidates.
- **Mapping Solution** – An essential tool for identifying key talent, benchmarking against competitors, and building a proactive talent pipeline—reducing time-to-hire, optimizing cost, and enabling long-term success.

A strategic talent acquisition plan is more than an advantage—it is a game-changer. Whether entering new markets, strengthening leadership pipelines, or gaining a competitive edge, Crecere Asia offers the agility, insight, and expertise to move businesses forward.

### More Than Hiring—Building the Future

Crecere Asia invites organizations to look beyond hiring. With the right talent strategy, success is not only possible—it's sustainable. Get in touch today to explore how Crecere Asia can help drive your success.

## Prudential Hong Kong Appoints New Chief Risk Officer and General Counsel



Abhishek Kumar

Grace Lee

Prudential Hong Kong Limited has appointed Abhishek Kumar as Chief Risk Officer and Grace Lee as General Counsel, effective January 6 and January 27, respectively. Both executives report to CEO Lawrence Lam and join the Hong Kong Executive Committee.

Kumar leads the company's risk management framework, ensuring regulatory compliance and strengthening internal controls, and also reports to Avnish Kalra, Chief Risk and Compliance Officer at Prudential plc.

Lee oversees legal affairs and corporate governance, serving as company secretary and providing strategic legal guidance. With over 25 years of legal experience, Lee most recently served as General Counsel for Greater China, Japan, South Korea, Australia, and New Zealand at Citi.



## Sun Life Appoints Bennet Li as CFO for Asia



Bennet Li

Sun Life Financial Inc. has appointed Bennet Li as Senior Vice President and Chief Financial Officer for Asia, effective immediately. He reports to Tim Deacon, Executive Vice President and Chief Financial Officer, and Manjit Singh, President of Sun Life Asia.

In this role, Li aligns Sun Life's financial strategies, operational

processes, and capital allocation across Asia, with a focus on driving strategic objectives to accelerate growth and deliver long-term shareholder value.

Li has been interim CFO since September 2024. He joined Sun Life in 2002 and has held leadership roles across Finance, Actuarial, and Group Benefits and Retirement Services in both Asia and Canada. He most recently served as Vice President, Head of Strategic Finance, and Country Manager for Mainland China.

## Allianz Partners Names New MD for Greater Southeast Asia

Allianz Partners has appointed Dominic Gantner as Managing Director for Greater Southeast Asia, effective March 1, 2025. He succeeded Steve Watkins, who is retiring after over 20 years with the company. Gantner oversees operations across Thailand, Vietnam, Malaysia, Singapore, and Indonesia, and reports to Vinay Surana, Regional Managing Director for Asia Pacific, Middle East, and Africa.



Dominic Gantner

## QBE Asia Appoints Ronak Shah as CEO of Wholesale Markets Asia



Ronak Shah

QBE Asia has appointed Ronak Shah as Chief Executive Officer of the newly created Wholesale Markets Asia, effective March 1. Shah leads QBE's facultative reinsurance strategy across key markets in Asia, including Korea, Taiwan, Japan, Thailand, Indonesia, India, and China.

Currently CEO of QBE Singapore, Shah retains his Singapore role until a successor is appointed. He will continue reporting to Rob Kosova, CEO Asia, and remain on the QBE Asia Executive Committee.

## Aon Appoints New CEO for Asia Pacific



Jennifer Richards

Aon has appointed Jennifer Richards as CEO of the Asia Pacific region, effective March 1. Richards succeeded Anne Corona, who was recently named CEO of enterprise clients and global chief commercial officer. She reports to Lori Goltermann, CEO of Regions, and joins Aon's executive committee. Richards relocated from Australia to Singapore.

## Tokio Marine Life Insurance Singapore Announces Leadership Appointments

Tokio Marine Life Insurance Singapore Ltd (TMLS) has announced key changes to its leadership team, aiming to strengthen customer experience and operational excellence.

Alistair Chamberlain has been appointed CEO, bringing extensive experience in actuarial, finance, product, and marketing. His previous roles include managing director and CFO at HSBC PLC and CFO at AIA Singapore.

Jun Tokura, deputy CEO, will now serve as chief distribution officer, overseeing the company's distribution and marketing strategies.

Kapil Jain has been appointed chief risk officer, leveraging his experience across Asian markets to ensure operational resilience.

This leadership reshuffle follows the recent appointment of Masahiro Koike as president and CEO of Tokio Marine Holdings.



Alistair Chamberlain



Jun Tokura



Kapil Jain



## Liberty International Insurance Announces Key Appointments in Asia Pacific Executive Team



Michael Abdallah

John McCabe

Vanessa Maher

Liberty International Insurance has announced several leadership changes within its Asia Pacific executive team. Michael Abdallah has been appointed Chief Underwriting Officer for the region, overseeing underwriting across retail, commercial, and specialty businesses. He will remain Chairman of Australia but step back from managing Liberty Specialty Markets.

John McCabe has been promoted to President of Australia, where he will lead Liberty Specialty Markets. McCabe previously served as Chief Operating Officer for Asia Pacific and has over 30 years of experience in insurance.

Vanessa Maher has been appointed Chief Operating Officer for APAC, responsible for managing operations across all business lines in the region. With 20 years at Liberty, Maher has held leadership roles in claims, legal counsel, digital strategy, and governance. All three executives will continue to be based in Sydney.

## Swiss Re Appoints Lloyd Campbell-Gibson as Head of Life & Health Australia and New Zealand



Lloyd Campbell-Gibson

Swiss Re has appointed Lloyd Campbell-Gibson as the new head of Life & Health (L&H) for Australia and New Zealand, effective immediately.

With over 30 years of global insurance experience, Campbell-Gibson joins from his most recent role as head of L&H Claims for the US since

2016. He has also held leadership positions at Swiss Re, including head of Pricing Africa and head of Life and Health Client Markets Africa.

Michael Paff, who served as interim head, will now transition to head of Client Management L&H for Australia and New Zealand.

## Sompo Appoints Lily Claydon as Chief Risk Officer for APAC

Sompo has appointed Lily Claydon as Chief Risk Officer (CRO) for the APAC region, effective March 3, 2025. In this role, she leads risk management, governance, and analytics across the region, while also focusing on developing talent and capabilities. Claydon joins the APAC executive team, based in Singapore.



Lily Claydon

## Allianz Commercial Expands Horace Gon's Leadership Role

Allianz Commercial has appointed Horace Gon as Deputy CEO for its Hong Kong branch, in addition to his current role as Head of Financial Lines in Hong Kong and China. He continues to report to Patrick Zeng, CEO of Hong Kong and China.



Horace Gon

## Andrew George Appointed President of Marsh Specialty

Marsh Specialty has appointed Andrew George as President, effective immediately. George will also join the Marsh Executive Committee.

In his new role, he will have overall responsibility for Marsh Specialty's global business, which includes aviation, climate and sustainability, construction, credit specialties, energy and power, financial and professional lines, including cyber, marine and cargo, and private equity, mergers and acquisitions practices.

He joined Marsh in 1988.



Andrew George



## Wanshi Lin Appointed Head of Singapore at Markel



Wanshi Lin

Markel, the insurance operations within Markel Group Inc., has appointed Wanshi Lin as Head of Singapore, effective immediately. Lin will report to Christian Stobbs, Managing Director – Asia Pacific.

She joined Markel in 2018 as an Assistant Underwriter – Marine, and since 2023, has served as

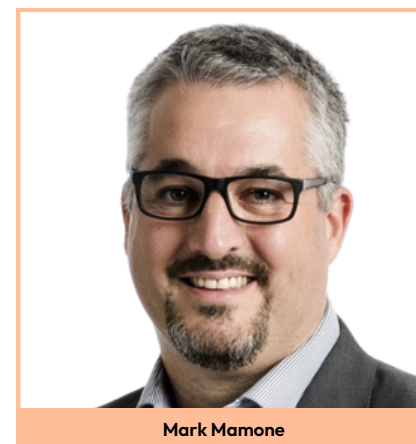
Senior Underwriter – Marine. Prior to joining Markel, Lin was Assistant Vice President at Marsh Singapore.

## WTW Appoints Mark Mamone as Head of Technology Delivery and Strategy for ICT Business

WTW has appointed Mark Mamone as head of Technology Delivery and Strategy for its Insurance Consulting and Technology (ICT) business.

Mamone brings 37 years of experience in technology and leadership, having held senior roles at Serco, BAE, and BT. Most recently, he served as

Group Chief Information Officer at digital identity specialist GBG, leading over 500 technology professionals.



Mark Mamone

## Generali Launches Global Corporate & Commercial Division in India



Shib Shankar Saha

Generali Group has launched its Global Corporate & Commercial (GC&C) division in India, effective January 1, through Future Generali India Insurance. The move aims to meet the growing demand for corporate and commercial insurance solutions in the Indian market.

Shib Shankar Saha has been appointed as head of GC&C India, reporting to Axel Roesner, head of GC&C Asia.

## AXA XL Appoints Regional CEO for Asia

AXA XL has appointed Sylvie Gleises as Regional CEO for Asia, effective March 24. She succeeded Gilles Fromageot, who transitioned to become CEO of AXA Morocco and CIMA. In her expanded role, Gleises continues to serve as CEO of AXA XL Singapore, while overseeing the company's operations across Asia.



Sylvie Gleises

## Positive Recovery in Vietnam's Insurance Market

The Vietnamese insurance market is experiencing positive growth, with total premium revenue showing an upward trend again.

Deputy Minister of Finance Le Tan Can highlighted that the insurance sector continues to play a crucial role in supporting social security policies, providing financial protection for investors, facilitating international economic integration, and aiding national programs.

The market comprises 85 companies, including 31 non-life insurers, one foreign non-life insurer branch, 19 life insurance companies, two reinsurance firms, and 32 insurance brokerage providers. By 2024, total market assets were estimated at 986.6 trillion VND (38.9 million USD), a 9.7% increase from 2023. Insurance companies reinvested 838.32 trillion VND (33 million USD), marking a 12.58% rise, while total equity reached 205.3 trillion VND, up 6.63%.

Ngo Viet Trung, Director of the Department of Insurance Management and Supervision, reported that by November 2024, total premium revenue was 204.11 trillion VND, a 0.22% increase year-on-year, with insurance payouts rising by 17.13% to 86.4 trillion VND.

Deputy Minister Can stressed the importance of reviewing and adjusting business strategies, focusing on market risks and ensuring sustainable, long-term commitments in compliance with regulations. The insurance sector should also diversify products, improve service quality, and ensure participants' benefits.





## Chubb Life Insurance Appoints New CEO for New Zealand



Paula ter Brake

Paula ter Brake has been appointed Chief Executive Officer of Chubb Life Insurance New Zealand, effective May 5, subject to regulatory approvals. Ter Brake brings 30 years of experience in retail banking and insurance, most recently serving as Executive General Manager, Consumer Brands for IAG New Zealand. She has also held leadership

roles at Tower Insurance, First Citizen Asset Management, and GE Money.

## Georgina Farrell Appointed Chief Human Resources Officer for Sun Life Asia

Sun Life has appointed Georgina Farrell as Chief Human Resources Officer for Asia, effective May 1, 2025.

Based in Hong Kong, she will be part of the Asia Executive and HR Executive Teams, reporting to Helena Pagano, EVP, Chief People & Culture Officer, and Manjit Singh, President of Sun Life Asia.

Farrell joins from RSA, where she was Chief People Officer for the UK, Ireland, and Europe, and brings over 20 years of HR leadership experience across Asia, Europe, and the Middle East.



Georgina Farrell

## Prudential Appoints Ray Farris as Chief Economist

Prudential has appointed Ray Farris as Chief Economist, a newly created role that will focus on providing economic analysis and insights for both Prudential and its Asian asset management arm, Eastspring. Based in Singapore, Farris will report to Eastspring's Chief Investment Officer, Vis Nayar.

With 30 years of experience in economics and strategy, Farris previously spent 22 years at Credit Suisse as global chief economist and CIO for the Americas. He began his career in Hong Kong in 1991 as head of economics and equity strategy at Crosby Securities.



Ray Farris

## Zurich Insurance Group Appoints New Underwriting Leadership for APAC



Alex Todd

Zurich Insurance Group has appointed Alex Todd as Chief Underwriting Officer for Asia-Pacific (APAC) and Graham Johns as head of Technical Underwriting for APAC.

Todd, who joined Zurich in August 2023 as head of Short Tail, Commercial Insurance, will oversee underwriting strategy and performance in the region.

He will report to Penny Seach, Group Chief Underwriting Officer, and Sean Walker, head of Commercial Insurance & Chief Technical Officer, APAC.

Johns, previously Technical Director for Underwriting at Zurich Australia and New Zealand, will focus on building underwriting frameworks across APAC. He will report to Todd.

## Phinma Corp. Acquires Full Control of Phinma Insurance Brokers

Phinma Corp., the diversified conglomerate of the Del Rosario Group, has completed the acquisition of Phinma



Insurance Brokers Inc. (PIBI), securing 100% ownership for P150.53 million. The purchase involved 2.3 million shares from its parent company Phinma Inc..

PIBI specializes in developing, packaging, and servicing life, non-life, and HMO insurance programs in collaboration with both local and global insurance firms.

This acquisition is part of Phinma's broader strategy, approved in 2023, to consolidate ownership in its operating companies for P2.3 billion, boosting its stake in the group's education, property development, and hospitality sectors. The deal strengthens the group's ability to expand its core and emerging businesses.

Phinma's revenues for January to September 2024 reached P16.98 billion, with a net income attributable to shareholders of P122.73 million.



## FWD Group Appoints New CEO for FWD Vietnam



Phuong Tien Minh

FWD Group has appointed Phuong Tien Minh as CEO of FWD Vietnam, effective March 27. Minh brings extensive experience in banking and insurance, having previously served as CEO of Prudential Vietnam for over four years. He also spent 12 years at HSBC Vietnam, where he became the first Vietnamese to hold the role of country head of retail banking and wealth management.

He succeeded Anantharaman Sridharan, who led FWD Vietnam for nine years. Minh leads the company's efforts to continue driving customer-focused and digital-first initiatives in the region.

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## Gallagher Appoints CEO for India Operations

Gallagher has named Ajit Horra as CEO and principal officer of its India business, pending regulatory approval. He will lead teams across multiple cities from the Mumbai headquarters. Horra, who joined Gallagher in 2024, brings over 35 years of industry experience. His previous roles include leadership positions at United India Insurance, Aon, and Prudent Insurance Brokers.



Ajit Horra

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## AIG Appoints Fery Hakim as CEO and President Director for Indonesia



Fery Hakim

AIG has appointed Fery Hakim as CEO and President Director for AIG Indonesia, pending regulatory approval from Otoritas Jasa Keuangan. Antony Lee expressed confidence in Hakim's leadership, believing he will drive AIG Indonesia's continued success and value delivery in a rapidly evolving insurance market.

## Generali Appoints New CEO for Indonesia and Malaysia Operations



Rebecca Tan



Soo Wai Har

Generali has appointed Rebecca Tan as president director and CEO of PT Asuransi Jiwa Generali Indonesia, effective immediately. Tan transitions from her role as CEO of Generali Life Insurance Malaysia Berhad. With 30 years of experience across life and general insurance, she will now oversee Generali's strategy and operations in Indonesia, reporting to Rob Leonardi, regional officer for Asia.

Soo Wai Har succeeds Tan as CEO of Generali Life Insurance Malaysia Berhad. With extensive leadership experience in commercial lines, technical operations, and strategic planning, Soo will report to Fabrice Benard, country head of Generali Entities in Malaysia.

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## HSBC Life Hong Kong Appoints New Heads for Digital Health and Insurance Strategy



Luis Alexandre Gomes



Gary Ngai

HSBC Life Hong Kong has appointed Luis Alexandre Gomes as head of digital health and Gary Ngai as head of insurance strategy. Gomes, who has over 13 years of experience at HSBC, most recently served as chief health commercial officer since 2024. Prior to that, he was head of health solutions and employee benefits lead from 2019 to 2024. Both will play key roles in shaping the company's future initiatives.



## Peeravut Sukho Appointed Senior Vice President for Business Development at MSIG Thailand



Peeravut Sukh

MSIG Thailand has appointed Peeravut Sukho as Senior Vice President for Business Development. Sukho returns to MSIG after working at Marsh Asia as Senior Vice President and Country Sales Leader.

Sukho previously worked at MSIG Thailand from 2010 to 2012 and at Marsh in two stints between 2014–2017 and 2018–2024. He has also gained experience at Howden, CHAZ Insurance Brokers, and JLT Group.

In his new role, Sukho will join MSIG's Senior Management Team.

## Aon Names New Head of Taiwan

Aon plc has appointed Lee Huang Ng as Head of Taiwan, effective April 1, pending regulatory approval. Based in Taipei, Ng will report to Qin Lu, Head of Greater China. He succeeds Ernest Leung, who now leads Aon's Hong Kong operations.



Lee Huang Ng

## Howden Private Wealth Announces Senior Leadership Appointments

Howden Private Wealth has promoted Bryan Pee to Chief Executive Officer for Singapore and Malaysia, effective 10 March 2025. Pee, who joined in September 2023 as Head of the Singapore and Malaysia offices, previously held senior management roles at Credit Suisse.

Shirley Sy has been appointed Deputy Chief Executive Officer for Hong Kong, effective 1 January 2025. Sy, a member of Howden since 2011, previously served as New Business Manager and Head of Operations.

## Sun Life Malaysia Appoints Noor Azam as CEO of Takaful Division

Sun Life Malaysia has appointed Noor Azam bin Mohd Yusof as Chief Executive Officer of Sun Life Malaysia Takaful Berhad (SLMT), effective immediately. He succeeds Jeffry Azmi, who has retired.

Azam Yusof brings over 25 years of experience in the conventional and takaful insurance sectors, with expertise in sales and marketing, bancassurance, agency management, and strategic transformation.



Noor Azam bin Mohd Yusof

## Allianz Ayudhya Appoints Aman Kapoor as Chief Agency Officer

Allianz Ayudhya Assurance has appointed Aman Kapoor as Chief Agency Officer and member of the Board of Management, according to a LinkedIn announcement. He joins from Manulife Vietnam, where he served as Chief Partnership Distribution Officer. Kapoor returns to Thailand with over 12 years of

local experience and a broader career that includes senior roles at ING, Prudential, and FWD across Asia, North America, and Europe.



Aman Kapoor



Bryan Pee



Shirley Sy

## Bank of Singapore Expands Advisory and Product Teams in Middle East and GCC



The Bank of Singapore's DIFC Branch has appointed six new team members to enhance its advisory and product offerings across the Middle East and GCC markets:

- **Zeena Abou Elnaja** joins the Investment Advisory team from Julius Baer, bringing CFA qualifications and experience with Standard Chartered in the Middle East.
- **Mehvish Ayub** takes on the role of Senior Specialist in Managed Solutions and Alternatives, having previously led Investment Strategies at State Street Global Advisors for MENA.
- **Brandon Chee** joins as Product Specialist for Equity and Structured Products Advisory with 15 years of experience at OCBC and CIMB.
- **Anish Mehta** joins the FX Advisory desk, relocating from London with expertise in FX, commodities, and derivatives from Rabobank.
- **Yasmine Omari** will soon join as head of Wealth Planning for the Dubai Hub, bringing expertise in family governance from Ernst & Young and roles at PWC and Deloitte.
- **Fatima Al Zadjali** will soon serve as Director of Marketing and Communications, with private banking communications experience from Habib Bank AG Zurich, Standard Chartered, and Mashreq Bank.

## Tan Su Shan Named CEO of DBS Group



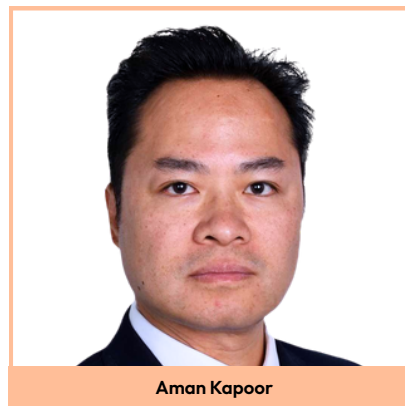
Tan Su Shan

Tan Su Shan has been appointed CEO of DBS Group, effective 28 March 2025, succeeding Piyush Gupta. A 15-year veteran of the bank, Tan has served as deputy CEO and previously held senior roles at Morgan Stanley and Citi. Her appointment follows Gupta's retirement after leading the bank since November 2009.

## HSBC Appoints Chito Jeyarajah as Head of Investment Banking in Asia

HSBC has promoted Chito Jeyarajah as its new head of investment banking in Asia, effective April 1. Jeyarajah, who is currently HSBC's head of equity capital markets (ECM) in Asia Pacific, joined the bank in 2017 from Goldman Sachs, where he was a managing director. This appointment follows the departure of Matthew Ginsburg, HSBC's former global co-head of investment banking, in December.

## UBP Appoints Jamian Lai as Market Head for the Philippines



Aman Kapoor

Union Bancaire Privée has appointed Jamian Lai as Market Head for the Philippines, effective 13 January 2025. Based in Hong Kong, he reports to Ricardo Choi. Lai brings nearly 30 years of experience in private banking and private markets. He was previously Venture Partner and Head of Investor Relations at Headline Asia, and has held senior roles at UBS, Morgan Stanley, JP Morgan, Standard Chartered, and Synergy Capital Advisors.

Union Bancaire Privée has appointed Jamian Lai as Market Head for the Philippines, effective 13 January 2025. Based in Hong Kong, he reports to Ricardo Choi. Lai brings nearly 30 years of experience in private banking and private markets. He was previously Venture Partner and Head of Investor Relations at

## Survey Shows 78% of Filipinos Interested in Islamic Banking

A survey conducted by the Asian Development Bank (ADB) and Islamic Finance Advisory and Assurance Services found that 78% of Filipinos are interested in Islamic banking. Among them, 51% are "very interested," particularly in Metro Manila and the Bangsamoro Autonomous Region in Muslim Mindanao.



The Bangko Sentral ng Pilipinas (BSP) plans to use these survey results to refine and improve Islamic banking laws in the Philippines.

The most sought-after services in Islamic banking include savings, business loans, medical insurance, personal loans, and e-wallets. Islamic banking follows Islamic law, which prohibits interest payments but allows profit-sharing from assets, excluding those tied to vices such as gambling or alcohol. BSP Assistant Governor Atty. Arifa Ala confirmed that one foreign firm has expressed interest in entering the market, though the firm's identity remains undisclosed until it submits an application for an Islamic banking license.

Currently, three institutions provide Islamic banking services in the country: Al Amanah Islamic Bank (Development Bank of the Philippines), CARD Bank Inc., and Malaysia's Maybank, which plans to add seven more Islamic banking units. Maybank has launched a pilot Islamic banking unit in Zamboanga, home to over 1 million Muslims.

Pru Life UK obtained the first takaful license from the Insurance Commission in November 2024 and plans to launch products in April 2025, targeting Filipino Muslims.

According to S&P Global, 3 million out of 7 million Filipino Muslims remain underserved by the financial system, partly due to limited access to Islamic banking services.



## Basel III: Strengthening Global Financial Stability with a New Regulatory Framework

### What It Is:

Basel III is an international set of banking regulations designed to improve risk management, capital adequacy, and liquidity requirements in response to weaknesses exposed during the 2007-2008 financial crisis. It builds on Basel I and Basel II but introduces more stringent measures to reduce systemic risk.

### Key Features:

- **Capital Adequacy:** Banks must maintain higher levels of high-quality capital, with a Common Equity Tier 1 (CET1) ratio of 4.5% and a total capital ratio of 8%.
- **Leverage Ratio:** A minimum leverage ratio of 3% to prevent excessive borrowing.
- **Liquidity Requirements:** Banks must maintain sufficient liquid assets with the Liquidity Coverage Ratio (LCR) and ensure long-term funding stability through the Net Stable Funding Ratio (NSFR).
- **Systemically Important Banks:** Larger banks are required to maintain additional capital buffers to mitigate systemic risk.
- **Countercyclical Buffer:** Built up during economic booms to be used during downturns, ensuring banks are well-capitalized during crises.
- **Stress Testing:** Banks must pass regular tests to assess their resilience to economic shocks.

### Implementation Timeline:

The full implementation of Basel III is now scheduled for July 1, 2025 following COVID-19-related deferrals. Some jurisdictions, like the European Union and Bank of England, have extended the timeline further (to 2026).

### Impact of Delays:

1. **Increased Adjustment Time:** While the delay allows banks more time to strengthen their positions, it may lead to complacency and delay necessary investments.
2. **Systemic Risk:** Delayed capital buffers and liquidity measures leave the financial system more vulnerable to crises.
3. **Market Confidence:** The delay could impact investor confidence, fueling market uncertainty and risk-taking behavior.
4. **Competitive Disadvantages:** Smaller banks may face challenges adapting to new requirements, while regulatory arbitrage may arise if some regions implement the rules sooner than others.
5. **Risk to Lending & Innovation:** The delay could temporarily boost lending but may slow innovation in financial products and risk management.

### Conclusion:

While the delay in Basel III's implementation offers more time for banks to prepare, it poses significant risks, including potential increases in systemic vulnerability, market uncertainty, and regulatory divergence. Effective and timely implementation will be crucial to maintaining global financial stability in the long term.

## Barclays Appoints Paul Johnson as Head of Equities, Asia Pacific

Barclays has appointed Paul Johnson as Head of Equities, Asia Pacific, based in Hong Kong. He will lead Equity Derivatives, Equity-linked Financing, Electronic Trading, and Prime, reporting to Scott McDavid and Jaideep Khanna.



Paul Johnson

With over 20 years in equities and derivatives, Paul previously served as APAC Co-Head of

Equity Derivatives at Goldman Sachs and held roles at Bank of America in London, focusing on CEEMEA FXO.

## HSBC Appoints Kanas Chan as Head of Global Private Banking for North Asia and Hong Kong



Kanas Chan

HSBC has named Kanas Chan as the new head of global private banking for North Asia and Hong Kong, effective 14 April 2025. With 30 years of wealth management experience, Chan will transition from Deutsche Bank to HSBC. She will lead strategic growth initiatives and oversee the bank's performance in Hong Kong, Taiwan, and offshore mainland China markets.

## Azalea Investment Management Announces Leadership Transition

Azalea Investment Management has announced that Margaret Lui, CEO since the company's founding in 2015, will retire on 31 March 2025. Chue En Yaw, the firm's Chief Investment Officer, will succeed her while retaining his CIO responsibilities.



Chue En Yaw

Since joining in 2018, Chue has led the development of the Altrium platform, which

provides accredited investors global access to private equity funds, overcoming traditional investment barriers.



## HSBC Appoints Mina Chan as Head of Philippines and Japan Desks



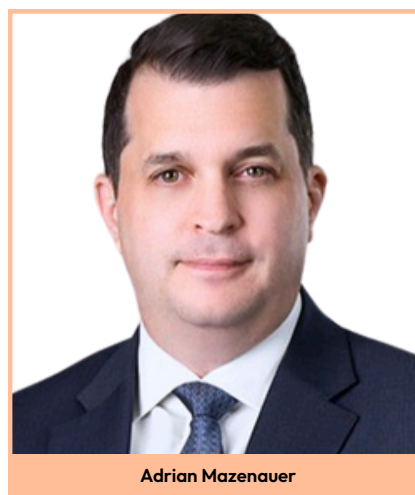
Mina Chan

HSBC Global Private Banking has appointed Mina Chan as the new head of the Philippines and Japan desks, effective immediately. Chan, who previously led HSBC's investment counselling team, brings over two decades of experience at the bank. Based in Hong Kong, she will report to Abhishek Mehrotra, Market Head for Southeast Asia International. This follows an

internal reshuffle, with other recent leadership changes, including the addition of Urban Binggeli as desk head for Indonesia.

## Adrian Mazenauer Appointed CEO of SCB Julius Baer

SCB-Julius Baer Securities, a joint venture between Siam Commercial Bank (SCB) and Swiss wealth manager Julius Baer, has appointed Adrian Mazenauer as CEO, effective immediately.



Adrian Mazenauer

Mazenauer, previously deputy CEO and head of wealth management Thailand, takes over from Peerapong Jirasevijinda, who resigned last

October. With over 25 years of experience in the investment and finance industry, Mazenauer has been instrumental in shaping the firm's wealth management services since joining in 2019.

## Sun Life Appoints Benjamin Deng as President for Asia Asset Management



Benjamin Deng

Sun Life Financial has appointed Benjamin Deng as president for Asia asset management, effective January 1. Deng, formerly group chief investment officer at Ping An Insurance, leads Sun Life's investment management strategy and operations in the region. He reports to Manjit Singh, of Sun Life Asia, and

Steve Peacher, executive chair of SLC Management. Deng's appointment is part of Sun Life's efforts to strengthen its position as a leading asset manager in Asia.

## DBS Announces Key Senior-Level Appointments



Derrick Goh

Koh Kar Siong

DBS has promoted Derrick Goh, currently Head of Group Audit, to the newly created role of Group Chief Operating Officer (COO), effective 1 April 2025. In his new role, he oversees both the Operations and Transformation Group and join the Group Executive Committee.

Koh Kar Siong, currently Group Head of Corporate and SME Banking, took over as Group Head of Audit, effective 1 April 2025, and became a member of the Group Management Committee.

These moves reflect DBS' commitment to nurturing internal talent.

## Barclays Appoints Amaar Khan as Managing Director, CIO & Head of Corporate Banking Technology for APAC & ME

Barclays has appointed Amaar Khan as Managing Director, Chief Information Officer, and Head of Corporate Banking Technology for Asia Pacific and the Middle East. Based in Singapore, Amaar will develop the technology roadmap and collaborate with the International Corporate Bank (ICB) to enhance product capabilities and drive growth across the regions. He reports to Saket Sharma, CIO Corporate Bank.



Amaar Khan



## Macquarie Asset Management Appoints Gabriel Ho as Managing Director for Southeast Asia



Gabriel Ho

Macquarie Asset Management has appointed Gabriel Ho as Managing Director to support its investment activities in Southeast Asia. Ho brings 17 years of investment experience, having most recently served as a partner at Dymon Asia Private Equity.

He previously held roles at Baring Private Equity Asia (now EQT Private Capital Asia) and Morgan Stanley. Ho is also the co-chair of the Singapore Venture Capital & Private Equity Association's ASEAN Committee.

## UBS Appoints Diego Pivoz as Relationship Manager for Ultra-High Net Worth Clients in Saudi Arabia



Diego Pivoz

Diego Pivoz has joined UBS in Geneva as a relationship manager, focusing on ultra-high net worth clients in the Saudi Arabia market. Pivoz started his role in February 2025. Previously, he was a senior relationship manager at HSBC's private bank, managing the Middle East and North Africa team for over four years. He has also worked with MENA and Latin America clients in roles based in Miami and Fort Lauderdale.

## Nomura Appoints Sudhir Nemali as COO of International Wealth Management

Nomura has appointed Sudhir Nemali as Chief Operating Officer (COO) and Managing Director of its international wealth management division. Nemali, who previously served as COO at Deutsche Bank's private bank, will be based in Singapore. He will report to Aleem Jivraj, COO of global markets, and Ravi Raju, head of international wealth management.



Sudhir Nemali

This appointment strengthens Nomura's leadership team within its international wealth arm.

## Hyperwallet Appoints Simon Banks as Managing Director for Asia-Pacific

Global payments provider Hyperwallet has appointed Simon Banks as managing director and senior vice president of Asia-Pacific, based in Sydney. Banks, formerly head of PayPal's Australian merchant services business, brings extensive experience from senior roles at Salesforce.com, Travelex, Siebel, and Oracle. In his new role, Banks will lead Hyperwallet's expansion efforts in the Asia-Pacific region.



Simon Banks

## Agentic AI Set to Reshape Financial Services

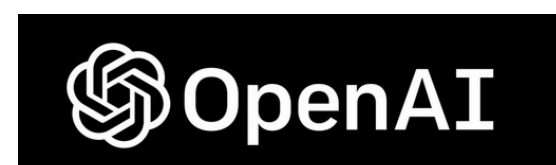
Agentic AI—unlike traditional generative AI—can perceive, learn, and autonomously act based on goals, with minimal human input. Its potential impact on finance is vast.

Consulting, auditing, and banking may see early disruption. Agentic tools like OpenAI's Deep Research could replace routine analyst tasks, while auditing may shift from manual reviews to AI-driven anomaly detection. In banking, virtual agents could automate tasks, from managing credit balances to optimizing payments.

Credit decisions may evolve from static scoring to dynamic, real-time assessments. Yet, this raises concerns around fairness, explainability, and bias, requiring regulators and institutions to implement strong ethical safeguards.

In trading, agentic AI can democratize advanced strategies, but mass adoption may cause herding behavior and volatility. Robust governance, algorithmic stress testing, and circuit breakers will be key.

The rise of agentic AI offers immense promise—but also new responsibilities. Financial services must walk the line between innovation and oversight to ensure equitable, stable outcomes in this emerging era.



## Top Tech Executive Moves

This first quarter saw significant changes in the tech industry with new CEOs and executives taking on key roles:

### **VIRTUSA:**

Virtusa named Nitesh Banga as President and CEO, succeeding Santosh Thomas. Banga joined from Hitachi, where he served as CEO of the digital engineering unit.



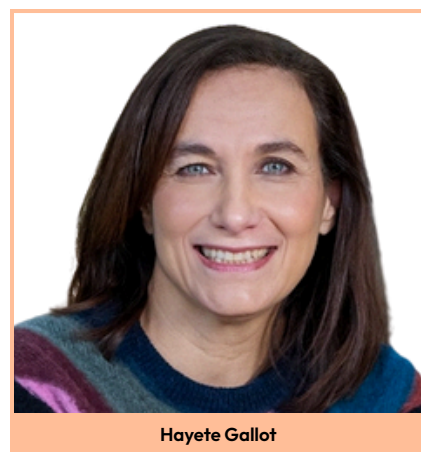
Nitesh Banga

### **MICROSOFT:**

Microsoft has named its former Chief People Officer, Kathleen Hogan, as Executive Vice President of Strategy and Transformation, a new role reporting to CEO Satya Nadella.



Kathleen Hogan



Hayete Gallot

### **GOOGLE:**

Google appointed Hayete Gallot as a new president, following her tenure at Microsoft.



Amy Coleman

### **MICROSOFT:**

Amy Coleman has been appointed Chief People Officer at Microsoft, succeeding Kathleen Hogan and joining the senior leadership team under CEO Satya Nadella.

### **ARMIS:**

Armis welcomed Alex Mosher as president, previously from MobileIron.



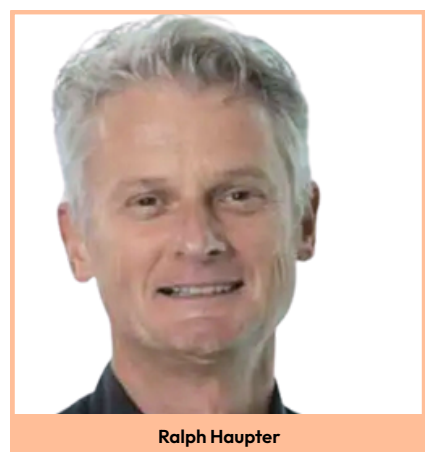
Alex Mosher

### **MICROSOFT:**

Intel has appointed Lip-Bu Tan as CEO effective March 12, 2025, succeeding Pat Gelsinger, as the company aims to rebound from recent challenges and restore its industry leadership.



Lip-Bu Tan



Ralph Haupter

### **MICROSOFT:**

Microsoft named Ralph Haupter as President of SME&C, after 20 years with the company.

### **Other Key Appointments:**

- Ariana Torres joined Veeam Software as VP of Global Total Rewards, after three years at Avalara.
- Joshua Patterson returned to Nvidia as VP of Data Processing and Solutions Architecture, after co-founding Voltron Data.
- Menaka Sundar was appointed VP of Enterprise Architecture at Hewlett Packard Enterprise, coming from AWS.
- Jason Yang joined Oracle as VP of Health Data Intelligence, bringing extensive experience from Amazon and Atlassian.



## Hershey Announces Executive Appointments Amid Leadership Transition



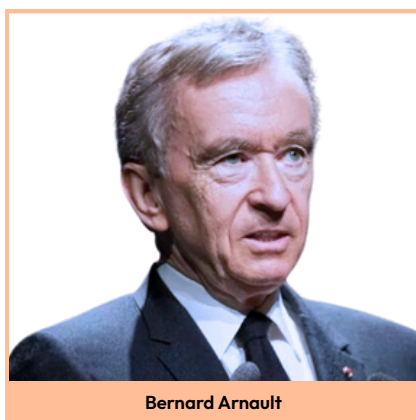
Andrew Archambault

Veronica Villasenor

Hershey has appointed Andrew Archambault as President of its U.S. Confection division and Veronica Villasenor as President of Salty Snacks, effective February 3.

These changes follow the announcement of a search for a new CEO to succeed Michele Buck, who plans to retire on June 30, 2026, after eight

## LVMH Announces Management Changes Amidst Shifting Market Conditions



Bernard Arnault

LVMH is undergoing a leadership reshuffle, with the five children of chairman and CEO Bernard Arnault taking on prominent roles within the company. Frederic Arnault has recently been appointed to lead the growing Italian luxury brand, Loro Piana.

Amid slowing demand in the luxury market, particularly in watches and jewelry, LVMH's sales in this division dropped by 2% last year due to inflation and reduced high-end purchases.

Jean-Christophe Babin, who has led Bulgari for the past 12 years and previously oversaw Tag Heuer for 12 years, will take up a new role within LVMH, effective April 1. Babin will remain CEO of Bulgari as part of this transition.

## Kimberly-Clark Announces Executive Leadership Change



Kimberly-Clark Corporation has appointed Andrew Scribner as Vice President and Controller, effective June 1, 2025. Scribner will succeed Andrew S. Drexler, who will transition to a new role before retiring on June 6, 2025.

Scribner, brings extensive financial leadership experience, having most recently served as Chief Financial Officer for Kimberly-Clark North America since January 2023. Prior to this, he held senior roles at Gap, Inc., including CFO of Banana Republic and Athleta, and spent 13 years at The Kraft Heinz Company, ultimately serving as Vice President and General Manager.

## Unilever Appoints Fernando Fernandez as CEO

Unilever has appointed Fernando Fernandez as its new CEO, effective March 1, succeeding Hein Schumacher, who is stepping down. Fernandez, who has served as Unilever's CFO since January 2024, previously led the company's Beauty and Wellbeing unit.



Fernando Fernandez

Srinivas Phatak, deputy CFO and group controller, takes over as acting CFO while Unilever searches for a permanent replacement. Schumacher, who became Unilever's CEO in January 2023, will transition out of the role after serving less than a year.



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