

FSL Trust Management Pte. Ltd.

as Trustee Manager for First Ship Lease Trust

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Executive Biography



<u>Kwa</u> Lay San Senior Vice President and Chief Risk Officer FSL Trust Management Pte Ltd as Trustee Manager for First Ship Lease Trust

Ms Kwa began her career as a Corporate Banker at DBS Bank in 1995, responsible for the relationship and credit management of large corporate clients in shipping, logistics, communications and property development. From 2003 to 2006, she was a Credit Approver covering the transport and logistics industry with responsibility for approving and supporting credit recommendations and reviews, and counterparty risk ratings.

Ms Kwa holds a Master of International Management (Honours) degree from Thunderbird, The American Graduate School of International Management and a Bachelor of Business Administration (Honours and Distinction) degree from the University of Iowa.

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