

Kalpana Morparia**Independent non-executive Director, member of the Group Remuneration Committee, member of the Nomination & Corporate Governance Committee and member of the Group Technology and Operations Committee**

Kalpana Morparia was appointed to the Board on 1 March 2023. Kalpana brings extensive Asian business and cultural experience, gained over a 45 year career in banking in the region, primarily in India. Kalpana provides valuable insight and perspective to the Board's strategy, risk and performance discussions.

Her most recent executive role was as Chair of J.P. Morgan, South and Southeast Asia and a member of J.P. Morgan's Asia executive committee, which she held until her retirement in 2021. Before J.P. Morgan, she was the Joint Managing Director of ICICI Bank, India's second-largest bank, from 2001 to 2007.

She has previously served as an independent non-executive Director on the boards of Dr. Reddy's Laboratories Limited, Hindustan Unilever Limited and Meesho Inc.

Ms Morparia currently serves as an independent non-executive director of Philip Morris International Inc and The Great Eastern Shipping Company Limited. She is also a governing board member of the Bharti Foundation, Foundation for Audit Quality and the Generation India Foundation. She additionally serves as an advisor to Temasek International.

Ms Morparia graduated from the University of Bombay in 1970 with a Bachelor of Science in Chemistry and Microbiology and then in 1974 with a Bachelor of Law.