

## CORPORATE INFORMATION

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### SHAREHOLDERS

75% – Fubon Financial Holding Co., Ltd.

25% – Public

### SOLICITORS

Clifford Chance

Slaughter and May

### AUDITORS

KPMG

### COMPANY SECRETARY

Ivan Young

### REGISTERED OFFICE

International Bank of Asia Building

38 Des Voeux Road Central

Hong Kong

### 股東

75% – 富邦金融控股股份有限公司

25% – 公眾持有

### 律師

高偉紳律師行

司力達律師樓

### 核數師

畢馬威會計師事務所

### 公司秘書

楊雅雲

### 註冊辦事處

香港德輔道中38號

港基國際銀行大廈

### BOARD OF DIRECTORS



#### **Ming-Hsing (Richard) TSAI**

*Chairman*

Aged 47. Mr. Tsai joined the Fubon Group in 1982. He is the Vice Chairman, President and Co-Chief Executive Officer of Fubon Financial Holding Co., Ltd. Mr. Tsai also acts as the Chairman for Fubon Life Assurance Co., Ltd. and Fubon Asset Management Co., Ltd. and has over 20 years of experience in these businesses. He is currently also the Vice Chairman of Taiwan Cellular Co., Ltd., a provider of telecommunication services. Prior to this, Mr. Tsai was also the Chairman of Fubon Securities Co., Ltd. Mr. Tsai holds a Master of Business Administration Degree (1981) from New York University and a Bachelor of Business Administration Degree (1979) from the National Taiwan University. Mr. Tsai is the brother of Mr. Ming-Chung (Daniel) Tsai. He became a Director of the Bank in February 2004.



#### **Ming-Chung (Daniel) TSAI**

*Vice Chairman*

Aged 48. Mr. Tsai joined the Fubon Group in 1981. He is currently Chairman and Co-Chief Executive Officer of Fubon Financial Holding Co., Ltd. as well as the Vice Chairman of Taipei Fubon Commercial Bank Co., Ltd. Mr. Tsai is also the Chairman of Taiwan Cellular Co., Ltd., Taiwan Fixed Network Co., Ltd. TransAsia Telecom. Inc. and Fubon Land Development Co., Ltd. Mr. Tsai has extensive experience in banking and telecommunication services, as well as the land development, construction management and building leasing business. He holds a Master of Law Degree (1979) from Georgetown University and a Bachelor of Law Degree (1978) from the National Taiwan University. Mr. Tsai is the brother of Mr. Ming-Hsing (Richard) Tsai. He became a Director of the Bank in February 2004.

### 董事

#### **蔡明興**

*主席*

四十七歲。蔡先生於一九八二年加入富邦集團，是富邦金融控股股份有限公司的副董事長兼總經理和共同執行長。蔡先生亦擔任富邦人壽保險股份有限公司及富邦證券投資信託股份有限公司的董事長，於有關業務擁有超過二十年的經驗。他現時亦為電訊服務供應商台灣大哥大股份有限公司的副董事長。之前，蔡先生亦曾任富邦綜合證券股份有限公司之董事長。蔡先生持有紐約大學工商管理碩士學位（一九八一年）及國立台灣大學工商管理學士學位（一九七九年）。蔡先生是蔡明忠先生的胞弟。他於二零零四年二月出任本銀行董事。

#### **蔡明忠**

*副主席*

四十八歲。蔡先生於一九八一年加入富邦集團，現時為富邦金融控股股份有限公司之董事長兼共同執行長，及台北富邦商業銀行股份有限公司之副董事長。蔡先生現時亦擔任台灣大哥大股份有限公司、台灣固網股份有限公司、泛亞電信股份有限公司及富邦建設股份有限公司之董事長。蔡先生於銀行、電訊服務、土地發展、建築管理及樓宇租賃業務方面具有豐富的經驗。他持有喬治城大學法律碩士學位（一九七九年）以及國立台灣大學法律學士學位（一九七八年）。蔡先生是蔡明興先生之胞兄。於二零零四年二月出任本銀行董事。



### **Jin-Yi LEE**

*Executive Director*

Aged 47. Mr. Lee was appointed Managing Director and Chief Executive Officer of the Bank in July 2004. Mr. Lee has extensive experience in the banking industry. Before joining the Bank, he was the Managing Director, Corporate Finance and Advisory, Asia Pacific of The Hongkong and Shanghai Banking Corporation Limited. Prior to that, he was the Head of Corporate Finance, Asia and a member of the Management Committee of BNP Paribas Peregrine, the Managing Director and China Senior Country Officer of J.P. Morgan Chase & Co., the Managing Director and Chairman of Hong Kong Management Committee of J.P. Morgan & Co. and Chief Executive of Morgan Guaranty Trust Co. of New York, Hong Kong Branch. Mr. Lee was also a committee member of the Hong Kong Association of Banks from 1998 to 2000. Mr. Lee graduated from National Taiwan University and obtained his MBA degree from Harvard University.



### **Horace FAN Sheung Yam**

*Executive Director*

Aged 58. Mr. Fan is Executive Vice President - Financial Markets Group of the Bank. He joined the Bank in December 2001 as Senior Vice President and Treasurer and was promoted to his current position in July 2003. Before joining the Bank, Mr. Fan worked with Dah Sing Financial Group for 27 years in various positions at its Treasury Division, becoming a senior manager in 1987 and serving as General Manager of Treasury for almost a decade. Mr. Fan currently is the President of ACI-The Financial Markets Association of Hong Kong. He became a Director of the Bank in October 2004.

### **李晉頤**

*執行董事*

四十七歲。李先生於二零零四年七月獲委任為本銀行董事總經理兼行政總裁。李先生於銀行業界經驗豐富，他於加入本銀行之前，曾擔任香港上海滙豐銀行有限公司亞太區企業融資部董事總經理。在此之前，他是法國巴黎百富勤亞太區企業融資部董事總經理兼公司行政管理委員會委員、摩根大通證券(亞太)有限公司董事總經理兼中國區總裁、J.P. 摩根董事總經理兼香港區行政管理委員會主席，以及紐約摩根信託香港公司行政總裁。李先生亦於一九九八年至二零零零年間出任香港銀行公會委員會委員。李先生畢業於國立台灣大學，並於哈佛大學獲得工商管理碩士學位。

### **范上欽**

*執行董事*

五十八歲。范先生是本銀行的執行副總裁，主管金融市場部。他於二零零一年十二月加入本銀行，出任高級副總裁及司庫，並於二零零三年七月擢升現職位。范先生於加入本銀行前，在大新金融集團財資部擔任各項要職，服務達二十七年，並於一九八七年出任高級經理，其後擢升為財資部總經理，在該職位服務近十年。范先生現為香港財資公會主席。他於二零零四年十月出任本銀行董事。



### Wing-Fai NG

*Non-executive Director*

Aged 37. Mr. Ng joined the Fubon Group in 2000. Mr. Ng's extensive experience in the financial and banking sectors can be evidenced in his previous positions as Managing Director and Head of the Asia-Pacific Financial Institution Group at Salomon Smith Barney, and prior to that, as Director of Corporate Finance at UBS Warburg. Currently, Mr. Ng is Senior Executive Vice President and Chief Strategic Officer of Fubon Financial Holding Co., Ltd. Mr. Ng holds a Master of Business Administration Degree (1994) from Harvard University and has a Master of Arts and a Bachelor of Arts Degree (1990) from Cambridge University. He became a Director of the Bank in February 2004.



### Victor KUNG

*Non-executive Director*

Aged 48. Mr. Kung joined the Fubon Group in 2000. Mr. Kung first joined Fubon Insurance Co., Ltd. as a Director and Senior Advisor before becoming Senior Executive Vice President and Chief Financial Officer of Fubon Financial Holding Co., Ltd. Prior to this, he was the Executive Vice President of Walden International Investment Group, specializing in private equity investments, and an Executive Director at the private equity investment arm of Citicorp Capital Asia. Mr. Kung holds both a Master of Business Administration in Finance (1988) and a Master in Economics Degree (1982) from New York University, as well as a Bachelor of Law Degree (1978) from National Chungshing University. He became a Director of the Bank in February 2004.

### 吳榮輝

*非執行董事*

三十七歲。吳先生於二零零零年加入富邦集團。吳先生於金融及銀行業具有豐富經驗，曾出任所羅門美邦亞太區金融機構組董事總經理兼主管。在此之前，他曾擔任華寶亞洲有限公司企業融資董事。目前，吳先生為富邦金融控股股份有限公司高級執行副總裁兼首席策略人員。吳先生持有哈佛大學工商管理碩士學位（一九九四年），並持有劍橋大學文學碩士學位及學士學位（一九九零年）。他於二零零四年二月出任本銀行董事。

### 龔天行

*非執行董事*

四十八歲。龔先生於二零零零年加入富邦集團。他首先加入富邦產物保險股份有限公司，出任董事兼高級顧問，其後擔任富邦金融控股股份有限公司的高級執行副總裁兼首席財務總監。在此之前，他是華登國際投資集團的（專門從事私人股本投資）執行副總裁，以及 Citicorp Capital Asia 私人股本投資部門執行董事。龔先生持有紐約大學工商管理碩士學位（一九八八年）及經濟系碩士學位（一九八二年），並持有國立中興大學法律學士學位（一九七八年）。他於二零零四年二月出任本銀行董事。



### **Jesse DING**

*Non-executive Director*

Aged 52. Mr. Ding is the President of Taipei Fubon Commercial Bank Co., Ltd. He has extensive experience in the banking services sector with over 20 years in the industry. Before his current appointment, Mr. Ding was Executive Vice President of the China Industrial Bank Preparatory Team, and prior to that he was President of the Taipei Branch of Chase Manhattan Bank for more than 5 years. Mr Ding also spent 4 years at Bankers Trust and more than 7 years at Citibank in various positions. He holds a Master of Business Administration Degree (1979) from the University of Detroit and a Bachelor of Business Administration Degree (1975) from National Taiwan University. He became a Director of the Bank in February 2004.



### **Robert James KENRICK**

*Independent Non-executive Director*

Aged 57. Mr. Kenrick was a partner of the international accounting firm KPMG from 1988 to 1998 and a member of the Financial Accounting Standards Committee of the Hong Kong Institute of Certified Public Accountants from 1992 to 2001. He holds a Master of Arts and Bachelor of Arts Degree (1969) from Cambridge University and is a Certified Public Accountant (Hong Kong) and Chartered Accountant (England & Wales). He became a Director of the Bank in April 1999.

### **丁予康**

*非執行董事*

五十二歲。丁先生為台北富邦商業銀行股份有限公司總裁。他於銀行服務業工作超過二十年，具有豐富的經驗。於擔任現時職位前，丁先生為中國工業銀行籌備處執行副總裁，並曾擔任美商大通銀行台北分行總經理超過五年。丁先生亦曾分別於美商信孚銀行及花旗銀行擔任多項職位達四年及七年以上。他持有底特律大學工商管理碩士學位（一九七九年），以及國立台灣大學工商管理學士學位（一九七五年）。他於二零零四年二月出任本銀行董事。

### **甘禮傑**

*獨立非執行董事*

五十七歲。甘先生於一九八八年至一九九八年間為國際會計師行畢馬威會計師事務所的合夥人，並於一九九二年至二零零一年間為香港會計師公會財務會計準則委員會成員。甘先生持有劍橋大學文學碩士學位及學士學位（一九六九年），現為香港執業會計師及英格蘭及威爾斯特許會計師。他於一九九九年四月出任本銀行董事。



### **Moses K. TSANG**

*Independent Non-executive Director*

Aged 56. Mr. Tsang is the Chairman and Managing Partner of Ajia Partners as well as the General Manager and Partner of EC Investment Services Limited. Prior to that, he was a General Partner of Goldman Sachs Group and Chairman of Goldman Sachs (Asia) L.L.C., a global investment bank. After associating with the firm for more than 16 years, Mr. Tsang chose to retire as a General Partner from the Goldman Sachs Group in October 1994. Mr. Tsang was a Doctoral Candidate at the University of Chicago (1976). He holds a MSW degree from the University of Iowa (1973) and a BS degree from Minnesota State University (1972). He became a Director of the Bank in February 2004.



### **Hung SHIH**

*Independent Non-executive Director*

Aged 50. Mr. Shih was previously a Consultant at Swiss Banking Corporation before becoming a full time employee of the firm which eventually merged with Union Bank of Switzerland in 1998 and was renamed UBS AG. Afterwards, he became a Managing Director and the China Country head of UBS AG before his early retirement in 1999. Mr. Shih holds both a Master of Business Administration Degree (1982) and a Master of Law Degree (1980) from the University of Michigan, as well as a Bachelor of Law Degree (1976) from National Taiwan University. He became a Director of the Bank in February 2004.

### **曾國泰**

*獨立非執行董事*

五十六歲。曾先生為 Ajia Partners 主席兼管理合夥人，以及 EC Investment Services Limited 總經理兼合夥人。在此之前，他是高盛集團合夥人及高盛（亞洲）銀行（一所環球投資銀行）主席。曾先生與高盛集團有限公司合作逾十六年後，於一九九四年十月決定退任為合夥人。曾先生曾為芝加哥大學博士研究生（一九七六年）。他持有愛荷華大學社會工作碩士學位（一九七三年）及明尼蘇達州立大學學士學位（一九七二年）。他於二零零四年二月出任本銀行董事。

### **石宏**

*獨立非執行董事*

五十歲。石先生在成為 Swiss Banking Corporation 的全職僱員之前，曾擔任該公司的顧問，該公司最終於一九九八年與瑞士聯合銀行合併並易名為 UBS AG。其後，他出任 UBS AG 董事總經理兼中國區域主管，於一九九九年提早退休。石先生持有密歇根大學工商管理碩士學位（一九八二年）及法律碩士學位（一九八零年），以及國立台灣大學法律學士學位（一九七六年）。他於二零零四年二月出任本銀行董事。

## CORPORATE INFORMATION

### SENIOR MANAGEMENT

### 高級管理層

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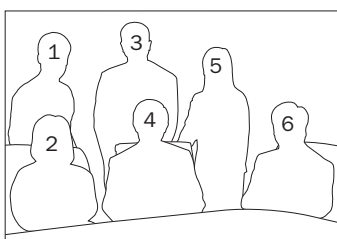
A



B



C

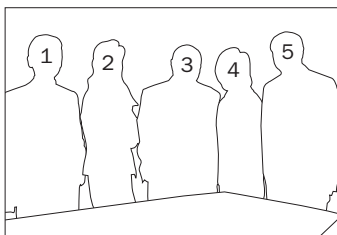


**Photo A**

1. Derek Lam
2. Judy Ho
3. Ivan Young
4. Jin-Yi Lee
5. Daisy Chan
6. David Chan

**圖 A**

1. 林詡
2. 何蕙碧玉
3. 楊雅雲
4. 李晉頤
5. 陳淑華
6. 陳奕強

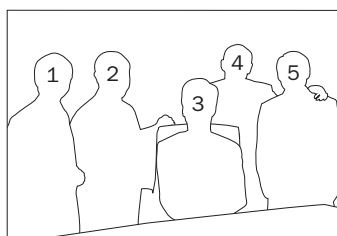


**Photo B**

1. Paul Au
2. Shera Lee
3. Horace Fan
4. Carmen Yip
5. Ronny Yeung

**圖 B**

1. 區子安
2. 李儀章
3. 范上欽
4. 葉嘉敏
5. 楊枝



**Photo C**

1. Francis Yeung
2. Kai Chin
3. Michael Chang
4. Steven Thompson
5. Davy Kwan

**圖 C**

1. 楊偉雄
2. 陳啟章
3. 張明遠
4. Steven Thompson
5. 關國基



### SENIOR MANAGEMENT

#### **Jin-Yi LEE**

*Managing Director and Chief Executive Officer*  
(please refer to Board of Directors)

#### **Horace FAN Sheung Yam**

*Executive Vice President - Financial Markets Group*  
(please refer to Board of Directors)

#### **Michael CHANG Ming Yuen**

*Executive Vice President - Support Group*

Aged 48. Mr. Chang joined the Bank in August 2004. Mr. Chang is responsible for managing the operations, risk management and support services of the Bank. Mr. Chang is an experienced professional in banking management and has solid international exposures. He started his career in J.P. Morgan & Co. in New York as Vice President in Global Credit Risk Management. Before joining the Bank, Mr. Chang also worked for China International Capital Corporation in charge of its capital markets operations. Mr. Chang was also a Managing Director in charge of the Investment Banking Division and Chief Administration Officer and Acting Chief Financial Officer while with BOC International Holdings Limited. Mr. Chang obtained his Bachelor Degree from National Taiwan University and Master of Business Administration Degree from the University of Chicago.

#### **David CHAN Yik Keung**

*Executive Vice President - Financial Control Group*

Aged 53. Mr. Chan is the Chief Financial Officer responsible for the Bank's accounting, financial control and strategic planning functions. He is also the Chairman of IBA Securities Limited and is registered as a dealer and investment adviser under the Securities Ordinance. He holds a Bachelor of Science Degree in Mathematics from the Imperial College of Science, Technology and Medicine - University of London and a Master of Business Administration Degree from DePaul University, U.S.A. He is an Associate Member of the Institute of Chartered Accountants in England and Wales. Mr. Chan had over 14 years of experience in accounting and finance prior to joining the Bank in December 1987.

### 高級管理層

#### **李晉頤**

*董事總經理兼行政總裁*  
(請參閱「董事」)

#### **范上欽**

*執行副總裁兼金融市場部主管*  
(請參閱「董事」)

#### **張明遠**

*執行副總裁兼營運風險及後勤支援部主管*

四十八歲。於二零零四年八月，張先生加盟本銀行，負責管理本銀行的營運風險及後勤支援部。張先生在銀行管理方面擁有豐富的經驗並具有廣闊的國際視野。他曾於 J.P. 摩根紐約總部任職，擔任環球信貸風險管理部的副總裁。他隨後加入中國國際金融有限公司，出任資本市場部主管。他亦曾擔任中銀國際控股有限公司投資銀行部的董事總經理，其後出任該行行政總監一職。張先生畢業於國立台灣大學，並於美國芝加哥大學獲得工商管理碩士學位。

#### **陳奕強**

*執行副總裁兼財務管理部主管*

五十三歲。陳先生為本銀行之財務總監，負責本銀行之財務管理及策略規劃。他亦是港基國際證券有限公司主席。陳先生是證券條例所界定之註冊證券商及投資顧問，他持有英國倫敦大學帝國科技及醫學院之數學系理學士學位及美國帝保大學工商管理碩士學位。他是英格蘭及威爾斯特許會計師公會成員。陳先生於一九八七年十二月加入本銀行前，已擁有逾十四年會計及財務經驗。

### Paul AU Chi On

*Senior Vice President and Head of Marketing - Financial Markets*

Aged 37. Mr. Au has over 10 years of experience in treasury, with emphasis in foreign exchange trading and derivatives. Prior to joining the Bank in 2002, he worked in several major banks including Dah Sing Bank, Fuji Bank, and Royal Bank of Scotland. Mr. Au holds a Bachelor of Arts Degree in Economics from University of Illinois at Urbana-Champaign, U.S.A.

### Daisy CHAN Shuk Wah

*Chief Internal Auditor*

Aged 38. Ms Chan obtained a Bachelor of Arts Degree from the City University of Hong Kong. Ms Chan is a member of the Hong Kong Institute of Certified Public Accountants. She has over 14 years of experience in bank auditing. Before joining the Bank in 1994, she worked for a major public accounting firm in Hong Kong.

### Kai CHIN

*Senior Vice President and Head of Corporate Banking Division*

Aged 56. Mr. Chin served six years as a US Navy Officer after graduating from Wabash College, Indiana, U.S.A. After obtaining his Master's Degree in International Affairs, Banking and Finance from Columbia University, he joined Chemical Bank in New York in 1978. Over the next 17 years he held various positions in the Global Banking Group of Chemical Bank throughout Asia and worked in Singapore, South Korea, Taiwan, Indonesia and the Philippines. In 1988, he was Country Manager, Chemical Bank, Philippines and Director and Board member at Far East Bank and Trust Company. In 1995, he joined Bank of Hawaii as Senior Vice President and Head of Asia Division until joining the Bank in 2002.

### Judy HO WONG Pik Yuk

*First Vice President and Deputy Head of Human Resources Division*

Aged 41. Mrs. Ho obtained a Master of Business Administration Degree from the University of Strathclyde (Glasgow). She worked at Astec International Limited, Cathay Pacific Airways and Motorola Semiconductors prior to joining the Bank. She has over 17 years of experience in Human Resources.

### 區子安

*高級副總裁兼金融市場部市場推廣主管*

三十七歲。區先生於財資管理擁有逾十年的豐富經驗，尤對外匯市場及衍生工具市場熟悉。於二零零二年加盟本銀行前，他曾於多間主要銀行（包括大新銀行、富士銀行，及蘇格蘭皇家銀行）工作。區先生持有美國伊利諾大學經濟學學士學位。

### 陳淑華

*首席內部審核主管*

三十八歲。陳女士持有香港城市大學學士學位。她亦為香港會計師公會成員，她擁有超過十四年會計及稽核方面的豐富經驗。她於一九九四年加入本銀行前，陳女士任職於香港一主要會計師行。

### 陳啟章

*高級副總裁兼企業銀行部主管*

五十六歲。陳先生於美國印第安納州 Wabash College 畢業後，曾任海軍軍官六年。陳先生獲得美國哥倫比亞大學國際關係、銀行及金融碩士學位後，於一九七八年加入紐約美華銀行。其後的十七年內，他在美華銀行環球銀行部擔任多項亞洲區要職，曾於新加坡、南韓、台灣、印尼及菲律賓工作。一九八八年，他出任菲律賓美華銀行國家經理，並擔任 Far East Bank and Trust Company 董事兼董事會成員。陳先生於一九九五年加盟夏威夷銀行，擔任高級副總裁及亞洲區經理，直至二零零二年加入本銀行。

### 何黃碧玉

*第一副總裁兼人力資源部副主管*

四十一歲。何太持有英國蘇格蘭斯特拉斯克萊德大學工商管理碩士學位。她於加入本銀行之前，曾於雅達有限公司、國泰航空及萬力半導體工作。她於人力資源管理方面具有逾十七年經驗。

### Davy KWAN Kwok Ki

*Senior Vice President and Head of Operations Division*

Aged 48. Mr. Kwan has a Diploma in Finance from the Chinese University of Hong Kong and a Master of Business Administration Degree from DePaul University, U.S.A. He has in-depth knowledge and experience in treasury and money market operations with several major international banks and financial institutions prior to joining the Bank in 1988. He also has extensive exposure in areas of special projects and operations with the Bank.

### Derek LAM Hui

*Senior Vice President and Deputy Head of Financial Control Group*

Aged 39. Mr. Lam had 14 years of experience in accounting, auditing, taxation and consultancy in Australia, Hong Kong, PRC, Indonesia, Philippines and Korea while working for a major international accountancy firm before joining the Bank in 2001. He has a Bachelor's Degree in Commerce majoring in Accounting from the University of New South Wales, Australia and a Master's Degree in Business Administration from DePaul University, Chicago. Mr. Lam is also a member of the Institute of Chartered Accountants in Australia, the Securities Institute of Australia and the Australian Technical Analysts Association.

### Shera LEE Yee Cheung

*Senior Vice President and Head of Consumer Banking Division*

Aged 40. Ms. Lee joined the Bank in January 2003 and is primarily responsible for the bank's personal banking, wealth management and consumer finance business. Ms. Lee is an experienced professional in the banking industry. She had worked for several major banks including Chase Manhattan Bank and Hang Seng Bank. Prior to joining the Bank, she was the General Manager, Head of Retail Banking of Dah Sing Bank. Ms. Lee obtained a Bachelor of Business Administration and an Executive MBA Degree from the Chinese University of Hong Kong.

### Steven THOMPSON

*First Vice President and Financial Analyst*

Aged 44. Mr. Thompson had 10 years experience as a securities investment analyst covering the local bank sector before joining the Bank in 1998. He worked at County NatWest and UBS Securities before joining Nikko Research Centre as its Head of Research. He holds a Bachelor of Arts Degree from DePaul University, U.S.A. He is primarily responsible for investor relations, as well as banking industry and market information. He performs a wide range of studies in his role as financial analyst for the Bank.

### 關國基

*高級副總裁兼營運支援部主管*

四十八歲。關先生持有香港中文大學財務文憑及美國帝保大學工商管理碩士學位。他在一九八八年加盟本銀行前，曾在香港多間主要國際銀行及金融機構工作，於財資及金融市場營運方面知識廣博，經驗豐富，他亦資深於本銀行的特殊項目及營運。

### 林詡

*高級副總裁兼財務管理部副主管*

三十九歲。林先生於二零零一年加入本銀行前曾任職於一間主要國際會計師行，擁有十四年會計、稽核、稅務及顧問方面的經驗，並曾於澳洲、香港、中國、印尼、菲律賓及韓國等地方工作。他獲得澳洲新南威爾斯大學的商科學士學位，主修會計學，並持有美國帝保大學工商管理碩士學位。林先生亦是澳洲特許會計師公會、澳洲證券公會及澳洲技術分析員公會會員。

### 李儀章

*高級副總裁兼個人銀行部主管*

四十歲。李女士於二零零三年一月加盟本銀行，主管本銀行的個人銀行、財富管理及消費信貸業務。李女士為銀行界具豐富經驗的專業人才。她曾於多家主要銀行(包括美國大通銀行及恆生銀行)工作。她在加盟本銀行前，為大新銀行總經理及零售銀行部主管。李女士持有香港中文大學工商管理學士學位及行政人員工商管理碩士學位。

### Steven THOMPSON

*第一副總裁兼財務分析員*

四十四歲。Thompson先生於一九九八年加盟本銀行前，已於本地銀行證券投資分析方面擁有十年經驗。他在加盟 Nikko Research Centre 為證券分析部主部前，曾於County NatWest及瑞銀華寶工作。他持有美國帝保大學文學士學位。Thompson先生主要負責投資者關係以及銀行業及市場資訊方面的工作。作為本銀行分析員，他亦參予各項研究工作。

### Francis YEUNG Wai Hung

*Senior Vice President and Head of SME Division*

Aged 49. Mr. Yeung obtained a Master's Degree in Business Administration from the University of Aston, England and has over 20 years of experience in hire purchase and leasing operations. He had worked for several major foreign banks in Hong Kong before joining the Bank in 1989.

### Ronny YEUNG Che

*Senior Vice President and Head of Treasury – Financial Markets*

Aged 51. Mr. Yeung has over 20 years of experience in treasury and capital markets management. Before joining the Bank in February 2005, Mr. Yeung worked with Chinatrust Commercial Bank, Ltd. Hong Kong Branch for over 5 years and worked with HSBC for over 12 years, with working experience in several locations such as New Zealand, Taiwan, Korea and Shanghai, involved in financial and capital markets instruments and treasury management.

### Carmen YIP Ka Man

*Senior Vice President and Head of Retail Distribution Network Division*

Aged 40, Ms. Yip holds a Bachelor of Social Science Degree from the University of Hong Kong. She held management positions in local and foreign banks, gaining expertise in retail banking, before joining the Bank as manager of its flagship Central Branch in January 2000 and subsequently being promoted to Regional Manager and then to her current position overseeing the branch network.

### Ivan YOUNG

*Senior Vice President, Company Secretary and Legal Counsel*

Aged 50. Mr Young graduated in law from Victoria University, New Zealand and was admitted as a New Zealand solicitor in 1978. He practiced in New Zealand where he was a partner of a law firm until his arrival in Hong Kong in 1989. He worked with a law firm in Hong Kong before joining the Bank in 1990. Mr Young was also admitted as a solicitor in England and Wales and in Hong Kong in 1990 and is a member of the Law Society of Hong Kong. He holds a Master of Business Administration Degree from DePaul University, U.S.A.

### 楊偉雄

*高級副總裁兼中小企業部主管*

四十九歲。楊先生持有英國雅斯頓大學工商管理碩士學位。於一九八九年加入本銀行前，他曾在香港多間主要外資銀行工作，於租購及租賃方面具逾二十年經驗。

### 楊枝

*高級副總裁兼金融市場部財資主管*

五十一歲。楊先生擁有超過二十年財資及資本市場管理經驗。於二零零五年二月加盟本銀行，他曾於中國信託商業銀行香港分行及香港上海滙豐銀行分別服務超過五年及十二年，楊先生曾到紐西蘭、台灣、韓國及上海等地方工作，從事金融及資本市場工具及財資管理業務。

### 葉嘉敏

*高級副總裁兼零售銀行部主管*

四十歲。葉女士持有香港大學社會科學學士學位。她曾於多間本地及外資銀行管理層任職，擁有零售銀行方面的豐富經驗。她在二零零零年一月加盟本銀行並出任本銀行中環總行經理，後晉升為分區主管，現職為零售銀行部主管，管理分行網絡運作。

### 楊雅雲

*高級副總裁，公司秘書兼法律顧問*

五十歲。楊先生畢業於新西蘭Victoria University法律系，並於一九七八年獲得新西蘭之律師資格。他在新西蘭一間律師行擔任合夥人，直至一九八九年到香港發展。於一九九零年加入本銀行前，他曾在香港一間律師行工作。楊先生亦於一九九零年獲得英格蘭及威爾斯以及香港之律師資格，現為香港律師公會會員。他持有美國帝保大學工商管理碩士學位。