

VICE-CHAIRMAN AND CHIEF EXECUTIVE

Mr Vincent Hoi Chuen CHENG OBE, JP

• VICE-CHAIRMAN AND CHIEF EXECUTIVE

Age 52. Appointed a Director of the Bank in October 1994 and became a Managing Director in April 1995. Appointed Vice-Chairman and Acting Chief Executive in March 1998. Vice-Chairman and Chief Executive since August 1998. Chairman of Hang Seng Life Limited, Hang Seng School of Commerce and the Board of Trustees of the Lord Wilson Heritage Trust. A Director of The Hongkong and Shanghai Banking Corporation Limited, Great Eagle Holdings Limited and Kowloon-Canton Railway Corporation. A member of Beijing Municipal Committee of the Chinese People's Political Consultative Conference. Chairman of the Process Review Panel for the Securities and Futures Commission. Vice-Chairman of Business and Professionals Federation of Hong Kong. A Committee Member of The Chinese General Chamber of Commerce. A member of the Advisory Committee of the Hong Kong Special Administrative Region Government Land Fund, the Insurance Advisory Committee and the Board of the Community Chest of Hong Kong. Visiting professor of Zhejiang University of China since September 2000. Honorary professor of Southwestern University of Finance & Economics of China since October 2000.

Mr LUK Koon Hoo Roger BSocSc, MBA, FHKIB, MIMgt, JP • MANAGING DIRECTOR AND DEPUTY CHIEF EXECUTIVE (Biographical details are set out on page 70)

Mr MOK Wai Kin FCCA, AHKSA, ACIS, ACIB • MANAGING DIRECTOR AND GENERAL MANAGER (Biographical details are set out on pages 70 and 71)