

CORPORATE INFORMATION

Mr Andrew LIU

aged 45, has been a Director since 1977. He is the Chief Executive Officer of JP Morgan Partners Asia. Mr Liu, holder of a Master of Arts degree from the Oxford University in England, was a solicitor with Slaughter and May in London before joining Morgan Stanley & Co Inc in New York in 1981. Mr Liu was promoted to Managing Director in 1990 before relocating to Morgan Stanley Asia Limited in Hong Kong, where he assumed the position of President and Managing Director until his resignation in September 1997. Mr Liu remains associated with Morgan Stanley as an Advisory Director. He was an Executive Director of the Bank between September 1997 and May 1999.

Mr SHI Qin

aged 46, has been the Managing Director of COSCO Pacific Limited since July 1996. He is also a Director and Vice President of COSCO (Hong Kong) Group Limited. Mr Shi has been with COSCO Group since he graduated from Shanghai Maritime Transportation Institute in 1977. He was awarded the qualification of senior economist by the Ministry of Communications of the PRC. Mr Shi has extensive experience in the shipping and the cargo forwarding industries and has demonstrated excellent management skill. He is responsible for the corporate development, overall management and administration of COSCO Pacific Limited. Mr Shi became a Non-executive Director of the Bank in July 1999.

Mr Nobuyoshi IJIMA

aged 50, is a Deputy General Manager of The Bank of Tokyo-Mitsubishi, Ltd, Hong Kong Branch. He has more than 26 years of experience in banking. During this period, he had been appointed to work in some overseas branches such as those in Germany and New York for 8 years. Mr Iijima was graduated from Keio University in Tokyo, with a bachelor's degree in Economics. He was appointed a Non-executive Director of the Bank in March 2000.

Mr Christopher Kwun Shing LIU (*Alternate director to Dr LIU Lit Chung*)

aged 25, is the son of Dr LIU Lit Chung. He obtained his Bachelor of Arts degree in Jurisprudence from the University of Oxford and is a practising solicitor in Hong Kong with the international law firm Deacons.

Independent Non-executive Directors

Mr Peter Alan Lee VINE, OBE, VRD, LLD, JP

aged 79, Independent Non-executive Director, is a solicitor who has practised in Hong Kong since 1947. He has been a Director since 1962 and is a Director of Liu Chong Hing Investment Limited and a number of other public and private companies.

CORPORATE INFORMATION

Mr Timothy George FRESHWATER

aged 56, became an Independent Non-executive Director of the Bank in April 1997. He is a solicitor in the UK and Hong Kong and is a past President of the Law Society of Hong Kong. After graduating from Cambridge University, he joined the international law firm Slaughter and May in 1967 and remained with them for 29 years, leaving in July 1996 to join Jardine Fleming. He became Chairman of Jardine Fleming in 1999. In 2001, Mr Freshwater joined Goldman Sachs (Asia) L.L.C. as Chairman, Corporate Finance, Asia.

Mr CHANG Ying Kuang

aged 74, joined the Bank in 1970 and has been its Director since 1986. He has almost 50 years of experience in banking, including 22 years with the China State Bank Limited in Shanghai and Hong Kong. Before his redesignation as a Non-executive Director in 1997, Mr Chang served as an Executive Director in charge of the Business Department.

Mr Wanchai CHIRANAKHORN

aged 61, is the Chairman of Executive Board of Directors of C Wans Assets Co, Ltd and Executive Director of Perrier Vittel (Thailand) Ltd and Management Advisor of Thai Military Bank Public Company Limited. He has more than 25 years of experience as an international banker. Upon graduation from Baptist College, Hong Kong in 1964, he served in banks in Hong Kong, London, Bangkok and Malaysia. He joined the Bank in 1985 and became a Director in 1987. Before his departure in May 1995, Mr Chiranakhorn served as an Executive Director in charge of the Overseas Business Development Department. He now remains as a Non-executive Director.

Senior Managers

Mr CHAN King Leung

aged 55, is a Senior Manager. He joined the Bank in 1964 and is presently in charge of the International Department.

Mr Frank Shui Sang JIN

aged 44, is a Senior Manager and the Chief Accountant of the Bank. He holds a Master of Business Administration degree from the City University in London, and is both an American and Hong Kong certified public accountant. Mr Jin joined the Bank in 1997. Before joining the Bank, he held senior positions in an international accounting firm and a listed company.

Mr LO Yin Suen

aged 54, is a Senior Manager with over 40 years of banking experience. He joined the Bank in 1960 and is presently in charge of the Branch Administration Department.

Mr WU Wing Kam

aged 55, is a Senior Manager. He joined the Bank in 1964 and is presently in charge of the Treasury Department.

CORPORATE INFORMATION

Mr CHAN Ki Hong

aged 52, holds a Bachelor of Science degree from University of Surrey in UK. Mr Chan joined the Bank in 1978 and is presently the Vice President & Manager of the San Francisco Branch.

Mr CHUNG Hon Ying

aged 52, is a Senior Manager. He joined the Bank in 1968 and is presently in charge of the Loans Department.

Mr LAU Wai Man

aged 43, is a Senior Manager of the Bank. He holds a Bachelor of Law degree and a Master of Business Administration degree. Mr Lau is a member of the Hong Kong Society of Accountants, a fellow of the Chartered Association of Certified Accountants and was a senior associate of the Australian Institute of Bankers. Mr Lau joined the Bank as the Chief Auditor in 1988 and is now responsible for internet banking service. Before joining the Bank, he had worked in an international bank and an international accounting firm.

Mr Andrew Chiu Wing TSANG

aged 43, Senior Manager, is in charge of the Audit Department of the Bank. He is a member of the Institute of Chartered Accountants in England and Wales and a fellow member of the Hong Kong Society of Accountants. Mr Tsang joined the Bank in January 2000. Before joining the Bank he held senior positions in an international accounting firm and a major bank in Hong Kong.

Mr Raleigh Siu LAU

aged 49, is a Senior Manager. After graduation from State University of New York in USA in 1975, he joined the Bank in 1976 until 1996. Before rejoining the Bank in August 2000, he held senior management positions in shipping and trading industries.

Company Secretary & Legal Counsel

Mr Michael Kin Wah YEUNG, BA, JD

aged 44, obtained a Bachelor of Arts degree in legal studies, political science and philosophy from Rice University (Texas, USA) in 1980 and a Doctor of Jurisprudence degree from the School of Law of the University of Texas at Austin (Texas, USA) in 1983. He has been registered as an attorney with the Supreme Court of Illinois (USA) since 1984 and is listed on the Master Roll of Attorneys entitled to practise law in Illinois, USA. Mr Yeung joined the Legal Department of the Hong Kong-based First Pacific Group in 1986 as Assistant Company Secretary and served as the Company Secretary of FPB Bank Holding Company Limited, the then Hong Kong-listed banking arm of the First Pacific Group, during 1993 and 1995. He left for the Bank in 1995 and served as its Company Secretary until the end of 1996. Immediately before rejoining the Bank in March 1997, Mr Yeung was the Company Secretary of South China Morning Post (Holdings) Limited. Mr Yeung is a fellow of The Hong Kong Institute of Directors, an organization devoted to the promotion of good corporate governance and professionalism among directors.

Member of the Liu's family