

Mr Alex Sui Wing DIU

aged 39, Senior Manager, is the head of the Settlement Department. He is a member of the Hong Kong Society of Accountants and a member of the Chartered Association of Certified Accountants. Mr Diu joined the Bank in 2002. He has a total of 14 years of experience in banking and asset management operations. Before joining the Bank, he had worked in a multinational bank and an international investment company.

Mr FUNG Wai Man

aged 45, is a Senior Manager. He holds a Bachelor of Business Administration degree from The Chinese University of Hong Kong. Mr Fung joined the Bank in 1981 and is presently the head of the Branch Administration Department.

Ms Patricia Pui Yu KWAN

aged 41, Senior Manager, is a co-head of the Loans Administration Department. She holds a Master Degree in Banking and is an Associate Member of the Hong Kong Institute of Bankers. Ms Kwan joined the Bank in 2003. Before joining the Bank, she held senior positions in a major bank in Hong Kong.

Mr Raleigh Siu LAU

aged 52, Senior Manager, is the head of the Branch Business Department. After graduation from State University of New York in USA in 1975, he joined the Bank in 1976 until 1996. Mr Lau has over 20 years of banking experience. He rejoined the Bank in 2000.

Mr LO Yin Suen

aged 57, is a Senior Manager with over 40 years of banking experience. He joined the Bank in 1960 and is presently in charge of the general administration of the Bank.

Mr Daniel Chung Ming NG

aged 46, is a Senior Manager. He holds a Bachelor of Arts degree (majoring in Business Administration and Economics) from Simon Fraser University, Canada. Mr Ng joined the Bank in 2001 and is presently the head of the Branch & Retail Business Department. Before joining the Bank, Mr Ng had over 20 years of retail banking experience in an international and local bank in Hong Kong.

Mr Andrew Chiu Wing TSANG

aged 46, Senior Manager, is the head of the Internal Audit Division. He holds a Master of Science degree in Electronic Commerce and Internet Computing from the University of Hong Kong, and 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 2000. Before joining the Bank he held senior positions in an international accounting firm and a major bank in Hong Kong.

CORPORATE INFORMATION

Mr Patrick Siu Cheung WAT

aged 50, Senior Manager, holds a Bachelor of Arts degree from the University of Hong Kong in 1975. He has held senior positions in several functions with major US banks in Hong Kong and UK. He has been trained on TQM (Total Quality Management) and Six Sigma Quality Programs and is responsible for change management, since joining the Bank in 2003.

Mr George Har Kar WONG

aged 51, Senior Manger, is head of the Bank's Credit Risk Management Department. He is a member of the Institute of Chartered Accountants in England & Wales and also the Hong Kong Society of Accountants. Mr Wong joined the Bank in 2002. Prior to joining the Bank, he held senior positions in an international accounting firm and a major international bank in Hong Kong.

Mr WU Wing Kam

aged 58, is a Senior Manager. He joined the Bank in 1964 and is presently the head of the Compliance and Complaint Department.

Company Secretary & Legal Counsel

Mr Michael Kin Wah YEUNG, BA, JD

aged 47, 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 (now known as SCMP Group 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*