

BOARD OF DIRECTORS

As at the date of this report (namely, 17 August 2004), the Executive Directors of the Bank are Mr Liu Lit Man (Executive Chairman), Mr Liu Lit Mo (Vice Chairman), Mr Liu Lit Chi (Managing Director & Chief Executive Officer), Mr Don Tit Shing Liu (Executive Director & Deputy Chief Executive Officer), Mr Dominic Bing Hoi Lam, Mr Wilfred Chun Ning Liu, Mr Lau Wai Man, Mr Frank Shui Sang Jin and Mr Kevin Wai Hung Chu; the Non-executive Directors are Dr Robin Yau Hing Chan, Mr Liu Guoyuan, Mr Toshiaki Arai, Mr Andrew Liu, Mr Sun Jiakang and Mr Christopher Kwun Shing Liu; and the Independent Non-executive Directors are Mr Peter Alan Lee Vine, Mr Timothy George Freshwater, Mr Wanchai Chiranakhorn and Mr Alfred Cheuk Yu Chow.

By Order of the Board

Liu Lit Man

Executive Chairman

17 August 2004