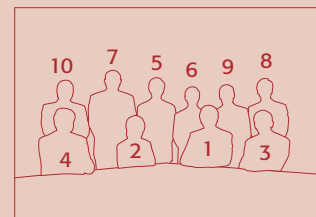




Board of Directors

1. Jiang Jianqing (*Chairman*)
2. Wang Lili (*Vice Chairman*)
3. Zhu Qi (*Managing Director & Chief Executive Officer*)
4. Chen Aiping (*Non-executive Director*)
5. Wong Yuen Fai (*Director & Deputy General Manager*)
6. Zhang Yi (*Director & Deputy General Manager*)
7. Damis Jacobus Ziengs (*Non-executive Director*)
8. Wong Yue Chim, Richard, S.B.S., J.P. (*Independent Non-executive Director*)
9. Tsui Yiu Wa, Alec (*Independent Non-executive Director*)
10. Yuen Kam Ho, George, FHKIoD (*Independent Non-executive Director*)



Biographical Details of Directors & Senior Management

Dr. Jiang Jianqing (*Chairman*)

Dr. Jiang, aged 52, was appointed as the Chairman and Director of the Bank in June 2000. Dr. Jiang graduated from Shanghai Jiaotong University with a Doctor's Degree in Business Administration and was awarded a Certificate of Competence for Professor in the banking field. Dr. Jiang has over 26 years of banking experience and he is the Chairman and President of The Industrial and Commercial Bank of China.

Ms. Wang Lili (*Vice Chairman*)

Ms. Wang, aged 53, was appointed as the Vice Chairman and a Director of the Bank in December 2002. Ms. Wang is a member of the Board of Directors and an Executive Vice President of The Industrial and Commercial Bank of China and looks over international business, overseas business, corporate banking, institutional business, treasury and legal affairs. Ms. Wang graduated from Nankai University with a Bachelor's Degree and obtained a Master's Degree in Business Administration in international banking and finance from University of Birmingham, U.K.. Ms. Wang has over 29 years of banking experience and was awarded a Certificate of Competence for Professor in the banking field. She is also the Chairman of the Board of Directors of ICBC (London) Limited.

Mr. Zhu Qi (*Managing Director and Chief Executive Officer*)

Mr. Zhu, aged 44, was appointed as a Director of the Bank in June 2000 and the Managing Director and Chief Executive Officer of the Bank in October 2001. He was also appointed as the Chairman of Belgian Bank, a subsidiary of the Bank, in April 2004. Mr. Zhu is a Director of certain other subsidiaries of the Bank, namely, ICBC (Asia) Futures Limited, ICBC (Asia) Bullion Company Limited and ICBC (Asia) Nominee Limited. He is also a Director of China Ping An Insurance (Hong Kong) Company Limited, an associated company of the Bank, and the Deputy Chairman of ICEA Finance Holdings Limited and the Chairman of Industrial and Commercial International Capital Limited. Mr. Zhu graduated from Middle China Economy and Financial University with a Bachelor's Degree and a Master's Degree in Economics. He has over 18 years of banking experience.

Mr. Chen Aiping (*Non-executive Director*)

Mr. Chen, aged 46, was appointed as a Director of the Bank in December 2002. Mr. Chen holds a Bachelor of Arts Degree from Wuhan University and a Master of Business Administration (International) Degree from The University of Hong Kong. He has over 19 years of banking experience and is the General Manager of the International Business Department of The Industrial and Commercial Bank of China and a Director of Xiamen International Bank and ICEA Finance Holdings Limited.

Biographical Details of Directors & Senior Management

Mr. Wong Yuen Fai (*Director, Deputy General Manager and Alternate Chief Executive*)

Mr. Wong, aged 49, joined the Bank as a Deputy General Manager in July 2004 and was appointed as a Director and an Alternate Chief Executive of the Bank in August 2004. Mr. Wong was also appointed as a Director of ICBC (Asia) Futures Limited, ICBC (Asia) Bullion Company Limited and ICBC (Asia) Nominee Limited, wholly-owned subsidiaries of the Bank, and a Director of China Ping An Insurance (Hong Kong) Company Limited, an associated company of the Bank, in July 2004. Mr. Wong is an associate member of The Chartered Institute of Bankers (UK) and The Institute of Chartered Secretaries and Administrators (UK). He holds a Master's Degree in Applied Finance from the Macquarie University, Australia. Mr. Wong has 31 years of banking experience. Prior to joining the Bank, Mr. Wong was the Chief Executive Officer of Standard Chartered Bank, China from January 2001 to June 2003. Mr. Wong is currently a member of the Hong Kong Town Planning Board and a member of the Finance Committee under the Hong Kong Housing Authority.

Mr. Zhang Yi (*Director, Deputy General Manager and Alternate Chief Executive*)

Mr. Zhang, aged 42, joined the Bank as an Assistant General Manager in January 2003 and was promoted as a Deputy General Manager of the Bank in December 2003. Mr. Zhang was appointed as a Director and an Alternate Chief Executive of the Bank in March 2005. Mr. Zhang graduated from Shanghai University of Finance & Economics with a Master's Degree in Money & Banking and qualified as a Senior Economist. Prior to joining the Bank, Mr. Zhang was the General Manager of Financial Planning Department of The Industrial and Commercial Bank of China, Shanghai Municipal Branch.

Mr. Damis Jacobus Ziengs (*Non-executive Director*)

Mr. Damis Jacobus Ziengs (also known as Dennis Jacobus Ziengs), aged 55, was appointed as a Director of the Bank in May 2004. Mr. Ziengs is currently the Chief Executive Officer of Fortis Asia and is responsible for the strategic development and management of Fortis' banking and insurance activities in Asia. He is also a Non-executive Director of a number of companies associated with Fortis. He has over 31 years' experience in international banking, having held various management and executive positions in major American and European financial institutions, including Deutsche Bank AG, Rabobank Group, ABN-AMRO Group and Continental Bank Group. Before joining Fortis in 2002, Mr. Ziengs was a member of the Divisional Board ("Bereichsvorstand") of the Corporates and Real Estate Division of Deutsche Bank AG in Frankfurt, Germany. Mr. Ziengs holds a Master's and a Bachelor's Degrees in Business Administration from the University of Oregon, USA and a Degree in Business from The Netherlands School of Business.

Professor Wong Yue Chim, Richard, S.B.S., J.P. (*Independent Non-executive Director*)

Professor Wong, aged 52, was appointed as an Independent Non-executive Director of the Bank in July 2000. Professor Wong graduated from University of Chicago with a Bachelor's and a Master's Degrees in Economics and also a Doctorate in Economics. Professor Wong is the Deputy Vice-Chancellor and Chair of Economics of The University of Hong Kong. He has been active in advancing economic research on policy issues in Hong Kong and the PRC. Professor Wong was awarded the Silver Bauhinia Star in 1999 by the Government of the HKSAR for his contributions in education, housing, industry and technology development.

Biographical Details of Directors & Senior Management

Mr. Tsui Yiu Wa, Alec (*Independent Non-executive Director*)

Mr. Tsui, aged 55, was appointed as an Independent Non-executive Director of the Bank in August 2000. Mr. Tsui graduated from University of Tennessee, USA with a Bachelor of Science Degree and a Master of Engineering Degree in Industrial Engineering. He has completed the Program for Senior Managers in Government at the John F. Kennedy School of Government at Harvard University. Mr. Tsui is currently the Chief Executive of WAG Financial Services Group Limited and also the Vice Chairman of China Mergers and Acquisitions Association. He is also a Member of the Investment Sub-Committee of the Government Committee of the Beat Drugs Fund Association. Prior to his current appointment, he was the Adviser and Council Member of the Shenzhen Stock Exchange from July 2001 to June 2002 and was the Chief Executive of Regent Pacific Group Limited, a Hong Kong listed investment company, from August 2000 to February 2001. Mr. Tsui was the Chairman of Hong Kong Securities Institute from December 2001 to December 2004. He joined The Stock Exchange of Hong Kong Limited in 1994 as an Executive Director of the Finance and Operations Services Division and became the Chief Executive from 1997 to 2000. He was also the Chief Operating Officer of Hong Kong Exchanges and Clearing Limited from March 2000 to July 2000 and the Assistant Director of Securities and Futures Commission of Hong Kong from 1989 to 1993. Mr. Tsui also involved in numerous government and community activities, including being a former Chairman of the Supervisory Committee of Tracker Fund of Hong Kong and the Organizing Committee of Independent Commission Against Corruption Professional Ethics Programme for the Securities, Futures and Investments Sectors, a former member of the Standing Committee on Company Law Reform, the Hong Kong Trade Development Council Financial Services Advisory Committee, The Community Chest of Hong Kong Corporate and Employee Contribution Programme Organizing Committee Banking and Finance Group, and the Banking and Finance Industry Training Board of the Vocational Training Council.

Mr. Yuen Kam Ho, George, FHKIoD (*Independent Non-executive Director*)

Mr. Yuen, aged 60, was appointed as an Independent Non-executive Director of the Bank in April 2003. Mr. Yuen is currently the Chief Executive of The Better Hong Kong Foundation. He graduated from The University of Hong Kong with a Bachelor's Degree (Honors) in Economics and Political Science. Mr. Yuen has attended post-graduate studies in marketing management at the International Marketing Institute, Cambridge Massachusetts, U.S.A. and has completed the Hong Kong Administrators Course (commissioned by the Hong Kong Government) in public administration and the International Executive Program in international relations at Oxford University and INSEAD, France respectively. In June 2003, Mr. Yuen was admitted to the Leadership in Development Program organized by Kennedy School of Government, Harvard University. Besides, Mr. Yuen took part in the "Corporate Governance" symposium organized by Stanford University, U.S.A. in June 2004. Prior to his joining The Better Hong Kong Foundation, Mr. Yuen was the Assistant Director/Acting Deputy Director of the Information Services Department of the Hong Kong Government. Mr. Yuen is a member of the British Institute of Management and the Institute of Marketing, U.K. Mr. Yuen plays an active role in organizing significant business conferences in Hong Kong and also involves in numerous government and community activities, including being the Chairman of the International Relations Committee of the Asia Pacific Academy for Productivity and Innovation, a board member of the East-West Strategic Development Commission and a member of the Central Policy Unit ("CPU") of the HKSAR Government and sits on the CPU Panel on the Pan-Pearl River Delta Panel. Mr. Yuen is a Fellow of the Hong Kong Institute of Directors and was commended by the U.S. President, George W. Bush for his efforts in support of coalition's campaign against global terrorism.

Biographical Details of Directors & Senior Management

Mr. Tang Kam Sun *(Assistant General Manager and Chief Financial Officer)*

Mr. Tang, aged 45, joined the Bank as an Assistant General Manager and the Chief Financial Officer since August 2002. Mr. Tang was also appointed as a Director of ICBCA (C.I.) Limited, a wholly-owned subsidiary of the Bank, in June 2004. Mr. Tang is the committee member of The HKCEA Financial and Accounting Affairs Steering Committee. He holds a Master's Degree in Business Administration from University of Abertay Dundee, UK and a Master's Degree in Applied Finance from Charles Sturt University, Australia. Mr. Tang is a Certified Public Accountant and a member of Hong Kong Securities Institute and The Chartered Management Institute (UK). He is also an associate member of The Chartered Institute of Bankers (UK), The Institute of Chartered Secretaries and Administrators (UK), The Institute for the Management of Information Systems (UK) and a Certified Finance and Treasury Professional in The Finance and Treasury Association (Australia). Mr. Tang has over 25 years of banking experience specialized in financial management in multinational bank and financial institutions.

Mr. Fong Yuen Kwai *(Assistant General Manager)*

Mr. Fong, aged 46, joined the Bank as an Assistant General Manager and the Head of Retail Banking since September 2002. Mr. Fong was also appointed as a Director of ICBC (Asia) Nominee Limited, a wholly-owned subsidiary of the Bank, in October 2002. Mr. Fong graduated from The Chinese University of Hong Kong with a Bachelor's Degree in Social Science (Economics) and a Master's Degree in Business Administration. Mr. Fong has over 20 years of banking experience. Prior to joining the Bank, he was the Assistant General Manager and the Head of Strategy and Business Planning Division, Retail Banking Department of Bank of China (Hong Kong) Limited.

Mr. Kwan King Chi, George *(Assistant General Manager and Chief Operation Officer)*

Mr. Kwan, aged 55, joined the Bank as an Assistant General Manager and the Chief Operation Officer since September 2004. Mr. Kwan has over 30 years banking and financial institutions experience, specialized in operations management and control. Mr. Kwan served in several major financial institutions. Prior to joining the Bank, he was the Senior Vice President and the Head of Operations of International Bank of Asia Limited.