

# Customer Centricism

## 以客為本

The Bank launched co-brand credit cards with different institutions and companies in 2005 to cater to the needs of its customers: for example, The Federation of Medical Societies of Hong Kong, the Hong Kong Chinese Civil Servants' Association, Seiyu Department Store and Bonluxe. The results were overwhelming. Total number of credit cards rose by 29% in 2005.

於二零零五年，本銀行與不同機構及公司推出聯營信用卡，滿足客戶的需要。這些機構及公司包括：香港醫學組織聯會、香港政府華員會、西田百貨公司及葆露絲。申請反應十分理想。信用卡總數在二零零五年增加了29%。



# Corporate Information 公司資料

## SHAREHOLDERS

75% – Fubon Financial Holding Co., Ltd.  
25% – Public

## SOLICITORS

Clifford Chance  
Slaughter and May

## AUDITORS

KPMG

## COMPANY SECRETARY

Ivan Young

## REGISTERED OFFICE

Fubon Bank Building  
38 Des Voeux Road Central  
Hong Kong

## 股東

75% – 富邦金融控股股份有限公司  
25% – 公眾持有

## 律師

高偉紳律師行  
司力達律師樓

## 核數師

畢馬威會計師事務所

## 公司秘書

楊雅雲

## 註冊辦事處

香港中環  
德輔道中三十八號  
富邦銀行大廈

# Corporate Information

## BOARD OF DIRECTORS

### Ming-Hsing (Richard) TSAI

*Chairman*

Aged 48. Mr. Tsai joined the Fubon Group in 1982. He is Vice Chairman and Chief Executive Officer of Fubon Financial Holding Co., Ltd. Mr. Tsai also acts as Chairman for Fubon Life Assurance Co., Ltd. and Fubon Asset Management Co., Ltd. and has over 20 years of experience in these businesses. He is currently also Vice Chairman of Taiwan Mobile Co., Ltd., a provider of telecommunication services. Prior to this, Mr. Tsai was also Chairman of Fubon Securities Co., Ltd. Mr. Tsai holds a Master of Business Administration Degree (1981) from New York University and a Bachelor of Business Administration Degree (1979) from National Taiwan University. Mr. Tsai is the brother of Mr. Ming-Chung (Daniel) Tsai. He became a Director of the Bank in February 2004.



### Ming-Chung (Daniel) TSAI

*Vice Chairman*

Aged 50. Mr. Tsai joined the Fubon Group in 1981. He is currently Chairman of Fubon Financial Holding Co., Ltd. as well as Chairman of Taipei Fubon Commercial Bank Co., Ltd. Mr. Tsai is also Chairman of Taiwan Mobile Co., Ltd., Taiwan Fixed Network Co., Ltd., TransAsia Telecom. Inc. and Fubon Land Development Co., Ltd., Mr. Tsai has extensive experience in banking and telecommunication services, as well as the land development, construction management and building leasing business. He holds a Master of Law Degree (1979) from Georgetown University and a Bachelor of Law Degree (1978) from National Taiwan University. Mr. Tsai is the brother of Mr. Ming-Hsing (Richard) Tsai. He became a Director of the Bank in February 2004.



## 董事

### 蔡明興

*主席*

四十八歲。蔡先生於一九八二年加入富邦集團，是富邦金融控股股份有限公司的副董事長及執行長。蔡先生亦擔任富邦人壽保險股份有限公司及富邦證券投資信託股份有限公司的董事長，於有關業務擁有超過二十年的經驗。他現時亦為電訊服務供應商台灣大哥大股份有限公司的副董事長。之前，蔡先生亦曾任富邦綜合證券股份有限公司之董事長。蔡先生持有紐約大學工商管理碩士學位（一九八一年）及國立台灣大學工商管理學士學位（一九七九年）。蔡先生是蔡明忠先生的胞弟。他於二零零四年二月出任本銀行董事。

### 蔡明忠

*副主席*

五十歲。蔡先生於一九八一年加入富邦集團，現時為富邦金融控股股份有限公司之董事長，及台北富邦商業銀行股份有限公司之董事長。蔡先生現時亦擔任台灣大哥大股份有限公司、台灣固網股份有限公司、泛亞電信股份有限公司及富邦建設股份有限公司之董事長。蔡先生於銀行、電訊服務、土地發展、建築管理及樓宇租賃業務方面具有豐富的經驗。他持有喬治城大學法律碩士學位（一九七九年）以及國立台灣大學法律學士學位（一九七八年）。蔡先生是蔡明興先生之胞兄。他於二零零四年二月出任本銀行董事。

## 公司資料

### Jin-Yi LEE

*Executive Director*

Aged 48. Mr. Lee was appointed Managing Director and Chief Executive Officer of the Bank in July 2004. Mr. Lee has extensive experience in the banking industry. Before joining the Bank, he was the Managing Director, Corporate Finance and Advisory, Asia Pacific of The Hongkong and Shanghai Banking Corporation Limited. Prior to that, he was the Head of Corporate Finance, Asia and a member of the Management Committee of BNP Paribas Peregrine, the Managing Director and China Senior Country Officer of J.P. Morgan Chase & Co., the Managing Director and Chairman of Hong Kong Management Committee of J.P. Morgan & Co. and Chief Executive of Morgan Guaranty Trust Co. of New York, Hong Kong Branch. Mr. Lee was also a committee member of the Hong Kong Association of Banks from 1998 to 2000. Mr. Lee graduated from National Taiwan University and obtained his MBA degree from Harvard University.



### 李晉頤

*執行董事*

四十八歲。李先生於二零零四年七月獲委任為本銀行董事總經理兼行政總裁。李先生是位經驗豐富的銀行家，他於加入本銀行之前，曾擔任香港上海滙豐銀行有限公司亞太區企業融資部董事總經理。在此之前，他是法國巴黎百富勤亞太區企業融資部董事總經理兼公司行政管理委員會委員、摩根大通證券(亞太)有限公司董事總經理兼中國區總裁、J.P. 摩根董事總經理兼香港區行政管理委員會主席，以及紐約摩根信託香港公司行政總裁。李先生亦於一九九八年至二零零零年間出任香港銀行公會委員會委員。李先生畢業於國立台灣大學，並於哈佛大學獲得工商管理碩士學位。

### Horace FAN Sheung Yam

*Executive Director*

Aged 59. Mr. Fan is Executive Vice President - Financial Markets Group of the Bank. He joined the Bank in December 2001 as Senior Vice President and Treasurer and was promoted to his current position in July 2003. Before joining the Bank, Mr. Fan worked with Dah Sing Financial Group for 27 years in various positions at its Treasury Division, becoming a senior manager in 1987 and serving as General Manager of Treasury for almost a decade. Mr. Fan is currently Chairman of the Professional Membership Committee of the Treasury Markets Association. He is also a Director of Fubon Credit (Hong Kong) Limited and Fubon Securities (Hong Kong) Limited. He became a Director of the Bank in October 2004.



### 范上欽

*執行董事*

五十九歲。范先生是本銀行的執行副總裁，主管金融市場部。他於二零零一年十二月加入本銀行，出任高級副總裁及司庫，並於二零零三年七月擢升現職位。范先生於加入本銀行前，在大新金融集團財資部擔任各項要職，服務達二十七年，並於一九八七年出任高級經理，其後擢升為財資部總經理，在該職位服務近十年。范先生現為財資市場公會專業培訓及資格認可委員會主席。他亦是富邦財務(香港)有限公司及富銀證券(香港)有限公司董事。他於二零零四年十月出任本銀行董事。

# Corporate Information

## Wing-Fai NG

*Non-executive Director*

Aged 38. Mr. Ng is the Managing Partner of Primus Pacific Partners. Mr. Ng has extensive experience in the financial and banking sectors. He was formerly Senior Executive Vice President and Chief Strategic Officer of Fubon Financial Holding Co., Ltd, Managing Director and Head of the Asia-Pacific Financial Institution Group at Salomon Smith Barney, and prior to that, as a Director at UBS Warburg. Mr. Ng holds a Master of Business Administration Degree from Harvard University and has a Master of Arts and a Bachelor of Arts Degree from Cambridge University. He became a Director of the Bank in February 2004.



## 吳榮輝

*非執行董事*

三十八歲。吳先生為Primus Pacific Partners 管理合夥人。吳先生於金融及銀行業具有豐富經驗，曾出任富邦金融控股股份有限公司高級執行副總裁兼首席策略人員及所羅門美邦亞太區金融機構組董事總經理兼主管。在此之前，他曾擔任華寶亞洲有限公司董事。吳先生持有哈佛大學工商管理碩士學位，並持有劍橋大學文學碩士學位及學士學位。他於二零零四年二月出任本銀行董事。

## Victor KUNG

*Non-executive Director*

Aged 49. Mr. Kung joined the Fubon Group in 2000. Mr. Kung first joined Fubon Insurance Co., Ltd. as a Director and Senior Advisor before becoming President of Fubon Financial Holding Co., Ltd. Prior to this, he was the Executive Vice President of Walden International Investment Group, specializing in private equity investments, and an Executive Director at the private equity investment arm of Citicorp Capital Asia. He is also Chairman of Fubon Bills Finance Co., Ltd. Mr. Kung holds both a Master of Business Administration in Finance (1988) and a Master in Economics Degree (1982) from New York University, as well as a Bachelor of Law Degree (1978) from National Chunghsing University. He became a Director of the Bank in February 2004.



## 龔天行

*非執行董事*

四十九歲。龔先生於二零零零年加入富邦集團。他首先加入富邦產物保險股份有限公司，出任董事兼高級顧問，其後擔任富邦金融控股股份有限公司的總經理。在此之前，他是華登國際投資集團的(專門從事私人股本投資)執行副總裁，以及Citicorp Capital Asia 私人股本投資部門執行董事。龔先生亦是富邦票券金融股份有限公司之董事長。龔先生持有紐約大學工商管理碩士學位(一九八八年)及經濟系碩士學位(一九八二年)，並持有國立中興大學法律學士學位(一九七八年)。他於二零零四年二月出任本銀行董事。



## 公司資料

### Jesse DING

*Non-executive Director*

Aged 53. Mr. Ding is the President of Taipei Fubon Commercial Bank Co., Ltd. He has extensive experience in the banking services sector with over 25 years in the industry. Before his current appointment, Mr. Ding was Executive Vice President of the China Industrial Bank Preparatory Team, and prior to that he was President of the Taipei Branch of Chase Manhattan Bank for more than 5 years. Mr Ding also spent 4 years at Bankers Trust and more than 7 years at Citibank in various positions. He holds a Master of Business Administration Degree (1979) from the University of Detroit and a Bachelor of Business Administration Degree (1975) from National Taiwan University. He became a Director of the Bank in February 2004.



### 丁予康

*非執行董事*

五十三歲。丁先生為台北富邦商業銀行股份有限公司總裁。他於銀行服務業工作超過二十五年，具有豐富的經驗。於擔任現時職位前，丁先生為中國工業銀行籌備處執行副總裁，並曾擔任美商大通銀行台北分行總經理超過五年。丁先生亦曾分別於美商信孚銀行及花旗銀行擔任多項職位達四年及七年以上。他持有底特律大學工商管理碩士學位（一九七九年），以及國立台灣大學工商管理學士學位（一九七五年）。他於二零零四年二月出任本銀行董事。

### Robert James KENRICK

*Independent Non-executive Director*

Aged 57. Mr. Kenrick was a partner of the international accounting firm KPMG from 1988 to 1998 and a member of the Financial Accounting Standards Committee of the Hong Kong Institute of Certified Public Accountants from 1992 to 2001. He holds a Master of Arts and Bachelor of Arts Degree (1969) from Cambridge University and is a Certified Public Accountant (Hong Kong) and Chartered Accountant (England & Wales). He became a Director of the Bank in April 1999.



### 甘禮傑

*獨立非執行董事*

五十七歲。甘先生於一九八八年至一九九八年間為國際會計師行畢馬威會計師事務所的合夥人，並於一九九二年至二零零一年間為香港會計師公會財務會計準則委員會成員。甘先生持有劍橋大學文學碩士學位及學士學位（一九六九年），現為香港執業會計師及英格蘭及威爾斯特許會計師。他於一九九九年四月出任本銀行董事。

# Corporate Information

## Moses K. TSANG

*Independent Non-executive Director*

Aged 57. Mr. Tsang is the Chairman and Managing Partner of Ajia Partners as well as the General Manager and Partner of EC Investment Services Limited. Prior to that, he was a General Partner of Goldman Sachs Group and Chairman of Goldman Sachs (Asia) L.L.C., a global investment bank. After associating with the firm for more than 16 years, Mr. Tsang chose to retire as a General Partner from the Goldman Sachs Group in October 1994. Mr. Tsang was a Doctoral Candidate at the University of Chicago (1976). He holds a MSW degree from the University of Iowa (1973) and a BS degree from Minnesota State University (1972). He became a Director of the Bank in February 2004.



## 曾國泰

*獨立非執行董事*

五十七歲。曾先生為Ajia Partners 主席兼管理合夥人，以及EC Investment Services Limited總經理兼合夥人。在此之前，他是高盛集團合夥人及高盛(亞洲)銀行(一所環球投資銀行)主席。曾先生與高盛集團有限公司合作逾十六年後，於一九九四年十月決定退任為合夥人。曾先生曾為芝加哥大學博士研究生(一九七六年)。他持有愛荷華大學社會工作碩士學位(一九七三年)及明尼蘇達州立大學學士學位(一九七二年)。他於二零零四年二月出任本銀行董事。

## Hung SHIH

*Independent Non-executive Director*

Aged 51. Mr. Shih is Managing Director of China Renaissance Capital Investment Limited. He was previously a Consultant at Swiss Banking Corporation before becoming a full time employee of the firm which eventually merged with Union Bank of Switzerland in 1998 and was renamed UBS AG. Afterwards, he became a Managing Director and the China Country head of UBS AG before his early retirement in 1999. Mr. Shih holds both a Master of Business Administration Degree (1982) and a Master of Law Degree (1980) from the University of Michigan, as well as a Bachelor of Law Degree (1976) from National Taiwan University. He became a Director of the Bank in February 2004.



## 石宏

*獨立非執行董事*

五十一歲。石先生現為崇德基金投資有限公司董事總經理。他在成為Swiss Banking Corporation的全職僱員之前，曾擔任該公司的顧問，該公司最終於一九九八年與瑞士聯合銀行合併並易名為UBS AG。其後，他出任UBS AG 董事總經理兼中國區域主管，於一九九九年提早退休。石先生持有密歇根大學工商管理碩士學位(一九八二年)及法律碩士學位(一九八零年)，以及國立台灣大學法律學士學位(一九七六年)。他於二零零四年二月出任本銀行董事。

# 公司資料

## SENIOR MANAGEMENT

## 高級管理層



*From Left to Right  
由左至右*

1. Kai CHIN  
陳啟章
2. Jin-Yi LEE  
李晉頤
3. Aubrey WANG  
王之瑋
4. Derek LAM  
林翹
5. Francis YEUNG  
楊偉雄
6. David CHAN  
陳奕強

*From Left to Right  
由左至右*

1. Shera LEE  
李儀章
2. Edward CHIU  
周德華
3. Michael CHANG  
張明遠
4. Steven THOMPSON
5. Vivian YOUNG  
楊黎孝修
6. Daisy CHAN  
陳淑華





# Corporate Information



*From Left to Right*  
由左至右

1. Horace FAN  
范上欽
2. Ivan YOUNG  
楊雅雲
3. James YIP  
葉強華
4. Paul AU  
區子安
5. Carmen YIP  
葉嘉敏

# 公司資料

## SENIOR MANAGEMENT

### Jin-Yi LEE

*Managing Director and Chief Executive Officer*  
(please refer to Board of Directors)

### Horace FAN Sheung Yam

*Executive Vice President – Financial Markets Group*  
(please refer to Board of Directors)

### Michael CHANG Ming Yuen

*Executive Vice President – Support and Risk Management Group*

Aged 49. Mr. Chang joined the Bank in August 2004. Mr. Chang is responsible for managing the operations, risk management and support services of the Bank. Mr. Chang is an experienced professional in banking management and has solid international exposures. He started his career in J.P. Morgan & Co. in New York as Vice President in Global Credit Risk Management. Before joining the Bank, Mr. Chang also worked for China International Capital Corporation in charge of its capital markets operations. Mr. Chang was also a Managing Director in charge of the Investment Banking Division and Chief Administration Officer and Acting Chief Financial Officer while with BOC International Holdings Limited. Mr. Chang obtained his Bachelor Degree from National Taiwan University and Master of Business Administration Degree from the University of Chicago.

### David CHAN Yik Keung

*Executive Vice President – Financial Control Group*

Aged 54. Mr. Chan is the Chief Financial Officer responsible for the Bank's accounting, financial control and strategic planning functions. He is also the Chairman of Fubon Securities (Hong Kong) Limited. He holds a Bachelor of Science Degree in Mathematics from the Imperial College of Science, Technology and Medicine – University of London and a Master of Business Administration Degree from DePaul University, U.S.A. He is an Associate Member of the Institute of Chartered Accountants in England and Wales. Mr. Chan had over 14 years of experience in accounting and finance prior to joining the Bank in December 1987.

## 高級管理層

### 李晉頤

*董事總經理兼行政總裁*  
(請參閱「董事」)

### 范上欽

*執行副總裁兼金融市場部主管*  
(請參閱「董事」)

### 張明遠

*執行副總裁兼營運風險及後勤支援部主管*

四十九歲。於二零零四年八月，張先生加盟本銀行，負責管理本銀行的營運風險及後勤支援部。張先生在銀行管理方面擁有豐富的經驗並具有廣闊的國際視野。他曾於J.P. 摩根紐約總部任職，擔任環球信貸風險管理部的副總裁。他隨後加入中國國際金融有限公司，出任資本市場部主管。他亦曾擔任中銀國際控股有限公司投資銀行部的董事總經理，其後出任該行行政總監一職。張先生畢業於國立台灣大學，並於美國芝加哥大學獲得工商管理碩士學位。

### 陳奕強

*執行副總裁兼財務管理部主管*

五十四歲。陳先生為本銀行之財務總監，負責本銀行之財務管理及策略規劃。他亦是富銀證券(香港)有限公司主席。陳先生持有英國倫敦大學帝國科技及醫學院之數學系理學士學位及美國帝保大學工商管理碩士學位。他是英格蘭及威爾斯特許會計師公會成員。陳先生於一九八七年十二月加入本銀行前，已擁有逾十四年會計及財務經驗。

# Corporate Information

## James YIP

*Executive Vice President and Deputy Head of Financial Markets Group*

Aged 52. Mr Yip was previously the Regional Treasurer, Regional Head of Capital Markets at KBC Bank, NatWest Markets, Chemical Bank and Bank of America. He has over 25 years of senior management experience in Asian treasury and capital markets with major international banks in the Asia-Pacific region; as a result, Mr. Yip has lived and worked in Tokyo, Singapore and Sydney in addition to Hong Kong. Mr. Yip was a President of the Hong Kong Financial Markets Association. He was also the Asia-Pacific Representative for the Committee for Professionalism of the Association Cambiste Internationale from 1985 to 1990. Prior to joining the Bank, he was the Chief Executive Officer and the co-founder of iMarkets Limited. Mr. Yip holds a Master of Applied Finance from Macquarie University, Australia.

## Paul AU Chi On

*Senior Vice President and Head of Marketing – Financial Markets*

Aged 38. Mr. Au has over 10 years of experience in treasury, with emphasis in foreign exchange trading and derivatives. Prior to joining the Bank in 2002, he worked in several major banks including Dah Sing Bank, Fuji Bank, and Royal Bank of Scotland. Mr. Au holds a Bachelor of Arts Degree in Economics from the University of Illinois at Urbana-Champaign, U.S.A.

## Daisy CHAN Shuk Wah

*Chief Internal Auditor*

Aged 39. Ms. Chan obtained a Bachelor of Arts Degree from the City University of Hong Kong. Ms. Chan is a member of the Hong Kong Institute of Certified Public Accountants. She has over 15 years of experience in bank auditing. Before joining the Bank in 1994, she worked for a major public accounting firm in Hong Kong.

## Kai CHIN

*Senior Vice President and Head of Corporate Banking Division*

Aged 57. Mr. Chin served six years as a US Navy Officer after graduating from Wabash College, Indiana, U.S.A. After obtaining his Master's Degree in International Affairs, Banking and Finance from Columbia University, he joined Chemical Bank in New York in 1978. Over the next 17 years he held various positions in the Global Banking Group of Chemical Bank throughout Asia and worked in Singapore, South Korea, Taiwan, Indonesia and the Philippines. In 1988, he was Country Manager, Chemical Bank, Philippines and Director and Board member at Far East Bank and Trust Company. In 1995, he joined Bank of Hawaii as Senior Vice President and Head of Asia Division until joining the Bank in 2002.

## 葉強華

*執行副總裁兼金融市場部副主管*

五十二歲。葉先生過去曾擔任KBC Bank、NatWest Markets、Chemical Bank及美國銀行等銀行之地區司庫兼資本市場地區總監。他在亞洲財資及資本市場具有逾二十五年的高層管理經驗，曾服務於亞太區內主要的國際性銀行。因此，葉先生亦曾被派駐香港以外例如東京、新加坡及悉尼等地。葉先生是香港財資市場公會前會長，過去亦曾擔任國際財資市場公會專業操守委員會的亞太區代表。加盟本銀行前，他為iMarkets Limited的創辦人之一，並擔任其行政總監一職。葉先生持有澳洲麥覺理大學應用財務碩士學位。

## 區子安

*高級副總裁兼金融市場部市場推廣主管*

三十八歲。區先生於財資管理擁有逾十年的豐富經驗，尤對外匯市場及衍生工具市場熟悉。於二零零二年加盟本銀行前，他曾於多間主要銀行（包括大新銀行、富士銀行，及蘇格蘭皇家銀行）工作。區先生持有美國伊利諾大學經濟學學士學位。

## 陳淑華

*首席內部審核主管*

三十九歲。陳女士持有香港城市大學文學士學位。她亦為香港會計師公會成員，她擁有超過十五年會計及稽核方面的豐富經驗。陳女士於一九九四年加入本銀行前，曾任職於香港一主要會計師行。

## 陳啟章

*高級副總裁兼企業銀行部主管*

五十七歲。陳先生於美國印第安納州Wabash College畢業後，曾任海軍軍官六年。陳先生獲得美國哥倫比亞大學國際關係、銀行及金融碩士學位後，於一九七八年加入紐約美華銀行。其後的十七年內，他在美華銀行環球銀行部擔任多項亞洲區要職，曾於新加坡、南韓、台灣、印尼及菲律賓工作。一九八八年，他出任菲律賓美華銀行國家經理，並擔任Far East Bank and Trust Company董事兼董事會成員。陳先生於一九九五年加盟夏威夷銀行，擔任高級副總裁及亞洲區經理，直至二零零二年加入本銀行。

## 公司資料

### Edward CHIU Tak Wah

*Senior Vice President and Head of Operations Division*

Aged 43. Mr. Chiu is responsible for managing all operations functions of the Bank. Mr. Chiu has extensive banking, consultancy and financial services operation experiences in the region, Europe and PRC while working for several major financial institutions and consultancy firm including HSBC and Standard Chartered Bank. Before joining the Bank, Mr. Chiu worked for Dah Sing Bank as Assistant General Manager in charge of operations development and product support areas and was the Head of China Customer Services Group while with AIG – American International Underwriters Limited in PRC. He obtained a Bachelor Degree in Management and Mathematics from the King's College London – University of London and a Master (Econ) Degree in London School of Economics – University of London.

### Derek LAM Hui

*Senior Vice President and Deputy Head of Financial Control Group*

Aged 40. Mr. Lam had 15 years of experience in accounting, auditing, taxation and consultancy in Australia, Hong Kong, PRC, Indonesia, Philippines and Korea while working for a major international accountancy firm before joining the Bank in 2001. He has a Bachelor's Degree in Commerce majoring in Accounting from the University of New South Wales, Australia and a Master's Degree in Business Administration from DePaul University, Chicago. Mr. Lam is also a member of the Institute of Chartered Accountants in Australia, the Securities Institute of Australia and the Australian Technical Analysts Association.

### Shera LEE Yee Cheung

*Senior Vice President and Head of Consumer Banking Division*

Aged 41. Ms. Lee joined the Bank in January 2003 and is primarily responsible for the bank's personal banking, wealth management and consumer finance business. Ms. Lee is an experienced professional in the banking industry. She had worked for several major banks including Chase Manhattan Bank and Hang Seng Bank. Prior to joining the Bank, she was the General Manager, Head of Retail Banking of Dah Sing Bank. Ms. Lee obtained a Bachelor of Business Administration and an Executive MBA Degree from the Chinese University of Hong Kong.

### 周德華

*高級副總裁兼營運部主管*

四十三歲。周先生主管本銀行的營運部。他在銀行營運、管理顧問、金融服務方面擁有豐富經驗。周先生曾任職多家金融及管理顧問機構（包括香港上海滙豐銀行及渣打銀行），並於亞太區、歐洲及中國工作。在加入本銀行前，曾出任大新銀行助理總經理兼營運發展及產品服務部主管，隨後擔任美國國際集團－中國美亞保險的中國區顧客服務營運部主管。他持有英國倫敦大學－英皇學院之管理及數學系理學士學位及倫敦政治及經濟學院之碩士學位。

### 林詡

*高級副總裁兼財務管理部副主管*

四十歲。林先生於二零零一年加入本銀行前曾任職於一間主要國際會計師行，擁有十五年會計、稽核、稅務及顧問方面的經驗，並曾於澳洲、香港、中國、印尼、菲律賓及韓國等地方工作。他獲得澳洲新南威爾斯大學的商科學士學位，主修會計學，並持有美國帝保大學工商管理碩士學位。林先生亦是澳洲特許會計師公會、澳洲證券公會及澳洲技術分析員公會會員。

### 李儀章

*高級副總裁兼個人銀行部主管*

四十一歲。李女士於二零零三年一月加盟本銀行，主管本銀行的個人銀行、財富管理及消費信貸業務。李女士為銀行界具豐富經驗的專業人才。她曾於多家主要銀行（包括美國大通銀行及恒生銀行）工作。她在加盟本銀行前，為大新銀行總經理及零售銀行部主管。李女士持有香港中文大學工商管理學士學位及行政人員工商管理碩士學位。



# Corporate Information

## Steven THOMPSON

*First Vice President and Financial Analyst*

Aged 45. Mr. Thompson had 10 years experience as a securities investment analyst covering the local bank sector before joining the Bank in 1998. He worked at County NatWest and UBS Securities before joining Nikko Research Centre as its Head of Research. He holds a Bachelor of Arts Degree from DePaul University, U.S.A. He is primarily responsible for investor relations, as well as banking industry and market information. He performs a wide range of studies in his role as financial analyst for the Bank.

## Aubrey WANG Chih-Wei

*Senior Vice President and Head of Taiwan Team*

Aged 43. Ms. Wang had been with HSBC in Taiwan for almost 10 years where she held senior positions in the areas of multinational portfolios, Commercial Banking and Corporate Relationship Management. Before joining the Bank, Ms. Wang worked for HSBC Hong Kong as Senior Vice President, Taiwan Business Development. Ms. Wang obtained a Master of Business Administration Degree from American Graduate School of International Management, U.S.A.

## Francis YEUNG Wai Hung

*Senior Vice President and Head of SME Division*

Aged 50. Mr. Yeung obtained a Master's Degree in Business Administration from the University of Aston, England and has over 20 years of experience in hire purchase and leasing operations. He had worked for several major foreign banks in Hong Kong before joining the Bank in 1989.

## Steven THOMPSON

*第一副總裁兼財務分析員*

四十五歲。Thompson 先生於一九九八年加盟本銀行前，已於本地銀行證券投資分析方面擁有十年經驗。他在加盟 Nikko Research Centre 為證券分析部主部前，曾於 County NatWest 及瑞銀華寶工作。他持有美國帝保大學文學士學位。Thompson 先生主要負責投資者關係以及銀行業及市場資訊方面的工作。作為本銀行分析員，他亦積極參與各項研究工作。

## 王之瑋

*高級副總裁兼台灣業務主管*

四十三歲。王女士於二零零五年加入本銀行前曾分別任職於台灣及香港滙豐銀行。王女士擁有超過十年商業銀行、客戶關係管理及台灣業務的豐富管理經驗。王女士持有美國亞歷桑那州國際管理學院工商管理碩士學位。

## 楊偉雄

*高級副總裁兼中小企業部主管*

五十歲。楊先生持有英國雅斯頓大學工商管理碩士學位。於一九八九年加入本銀行前，他曾在香港多間主要外資銀行工作，於租購及租賃業務方面具逾二十年經驗。

## 公司資料

### Carmen YIP Ka Man

*Senior Vice President and Head of Retail Distribution Network Division*

Aged 41, Ms. Yip holds a Bachelor of Social Science Degree from the University of Hong Kong. She held management positions in local and foreign banks, gaining expertise in retail banking, before joining the Bank as manager of its flagship Central Branch in January 2000 and subsequently being promoted to Regional Manager and then to her current position overseeing the branch network.

### Ivan YOUNG

*Senior Vice President, Company Secretary and Legal Counsel*

Aged 51. Mr. Young graduated in law from Victoria University, New Zealand and was admitted as a New Zealand solicitor in 1978. He practiced in New Zealand where he was a partner of a law firm until his arrival in Hong Kong in 1989. He worked with a law firm in Hong Kong before joining the Bank in 1990. Mr. Young was also admitted as a solicitor in England and Wales and in Hong Kong in 1990 and is a member of the Law Society of Hong Kong. He holds a Master of Business Administration Degree from DePaul University, U.S.A.

### Vivian YOUNG Lai Hau Sau

*Senior Vice President and Head of Human Resources*

Aged 51. Mrs. Young has worked in the Human Resources field for over 20 years, primarily with an investment bank in HK where her last position was Senior Vice President, Head of Human Resources – Greater China. Before joining the Bank in 2005, she had worked for an international consultant firm as a Human Resources Consultant. She holds a Postgraduate Diploma in Personnel Management from Manchester Polytechnic in England.

### 葉嘉敏

*高級副總裁兼零售銀行部主管*

四十一歲。葉女士持有香港大學社會科學學士學位。她曾於多間本地及外資銀行管理層任職，擁有零售銀行方面的豐富經驗。她在二零零零年一月加盟本銀行並出任本銀行中環總行經理，後晉升為分區主管，現職為零售銀行部主管，管理分行網絡運作。

### 楊雅雲

*高級副總裁，公司秘書兼法律顧問*

五十一歲。楊先生畢業於新西蘭Victoria University 法律系，並於一九七八年獲得新西蘭之律師資格。他在新西蘭一間律師行擔任合夥人，直至一九八九年到香港發展。於一九九零年加入本銀行前，他曾在香港一間律師行工作。楊先生亦於一九九零年獲得英格蘭及威爾斯以及香港之律師資格，現為香港律師公會會員。他持有美國帝保大學工商管理碩士學位。

### 楊黎孝修

*高級副總裁兼人力資源部主管*

五十一歲。楊太擁有逾二十年人力資源管理豐富經驗。她曾是本港一所投資銀行大中華區的人力資源部主管及高級副總裁。於二零零五年加入本銀行前，她曾出任一所國際顧問公司的人力資源顧問。楊太持有英國曼徹斯特理工大學人事管理文憑。