

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

BOARD OF DIRECTORS 董事



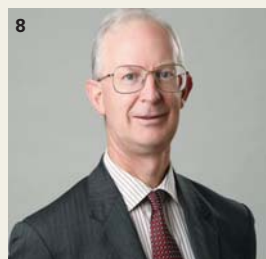
1. Ming-Hsing (Richard) TSAI
蔡明興
2. Ming-Chung (Daniel) TSAI
蔡明忠



3. Jin-Yi LEE
李晉頤
4. Michael CHANG Ming-Yuen
張明遠



5. James YIP
葉強華
6. Victor KUNG
龔天行



7. Jesse DING
丁予康
8. Robert James KENRICK
甘禮傑



9. Moses K. TSANG
曾國泰
10. Hung SHIH
石宏

BOARD OF DIRECTORS 董事

Ming-Hsing (Richard) TSAI

Chairman

Aged 49. Mr. Tsai joined the Fubon Group in 1982. He is Vice Chairman of Fubon Financial Holding Co., Ltd. Mr. Tsai also acts as Chairman for Fubon Life Assurance Co., Ltd. and has over 20 years of experience in these businesses. He is currently also 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 51. Mr. Tsai joined the Fubon Group in 1981. He is currently Chairman and Chief Executive Officer of Fubon Financial Holding Co., Ltd. as well as Chairman of Taipei Fubon Commercial Bank Co., Ltd. Mr. Tsai is also Vice Chairman of Taiwan Mobile Co., Ltd., and Chairman of Taiwan Fixed Network Co., Ltd. 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.

Jin-Yi LEE

Executive Director

Aged 49. Mr. Lee was appointed Managing Director and Chief Executive Officer of the Bank in July 2004. He is also a Director of MetLife Fubon Limited. 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 &

蔡明興

主席

四十九歲。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。蔡先生亦擔任富邦人壽保險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行董事。

蔡明忠

副主席

五十一歲。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執行長，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副董事長，及台灣固網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行董事。

李晉頤

執行董事

四十九歲。李先生於二零零四年七月獲委任為本行董事總經理兼行政總裁。他亦擔任富邦大都會人壽有限公司之董事。李先生是位經驗豐富的銀行家，他於加入本行之前，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

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.

Michael CHANG Ming-Yuen
Executive Director

Aged 50. Mr. Chang joined the Bank in August 2004. He is the Executive Vice President and Head of Support and Risk Management Group, responsible for managing the operations, technology marketing services, information technology and risk management of the Bank. He is an Independent Director of Hua Xia Bank Co., Limited and a Director of Net Alliance Co. Limited. He is also an appointed member of the Deposit-Taking Companies Advisory Committee of the Hong Kong Monetary Authority. 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 Corporate Finance and 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. He is also a Chartered Financial Analyst. He became a Director of the Bank in April 2006.

James YIP
Executive Director

Aged 53. Mr. Yip joined the Bank in March 2006. He is the Executive Vice President and Head of Financial Markets Group. He 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

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。

張明遠
執行董事

五十歲。張先生於二零零四年八月加盟本行，為本行執行副總裁兼營運風險及後勤支援部主管，負責管理本行的營運支援，科技推廣服務，資訊科技及風險管理。他是華夏銀行股份有限公司的獨立董事及網聯(香港)有限公司之董事。他亦是香港金融管理局接受存款公司諮詢委員會之委員。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，擔任企業融資及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主管，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。他亦是一位特許金融分析師。他於二零零六年四月出任本行董事。

葉強華
執行董事

五十三歲。葉先生於二零零六年三月加盟本行，為本行執行副總裁兼金融市場部主管，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，

BOARD OF DIRECTORS 董事

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. He became a Director of the Bank in July 2006.

Victor KUNG*Non-executive Director*

Aged 50. Mr. Kung joined the Fubon Group in 2000, currently serves as President of Fubon Financial Holding Co., Ltd. He 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, specialising in private equity investments, and an Executive Director at the private equity investment arm of Citicorp Capital Asia. He is also Chairman of Fubon Asset Management 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. He became a Director of the Bank in February 2004.

Jesse DING*Non-executive Director*

Aged 54. Mr. Ding is the President of Taipei Fubon Commercial Bank Co., Ltd. He has extensive experience in the banking services sector with over 26 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.

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。他於二零零六年七月出任本行董事。

龔天行*非執行董事*

五十歲。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（專門從事私人股本投資）的執行副總裁，以及 Citicorp Capital Asia 私人股本投資部門執行董事。龔先生亦是富邦證券投資信託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）。他於二零零四年二月出任本行董事。

丁予康*非執行董事*

五十四歲。丁先生為台北富邦商業銀行股份有限公司總經理。他於銀行服務業工作超過二十六年，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行董事。

Robert James KENRICK

Independent Non-executive Director

Aged 58. 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.

Moses K. TSANG

Independent Non-executive Director

Aged 58. 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.

Hung SHIH

Independent Non-executive Director

Aged 52. 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.

甘禮傑

獨立非執行董事

五十八歲。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行董事。

曾國泰

獨立非執行董事

五十八歲。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行董事。

石宏

獨立非執行董事

五十二歲。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行董事。

SENIOR MANAGEMENT 高級管理層



Jin-Yi LEE 李晉頤
Paul AU Chi On 區子安
Edward CHIU Tak Wah 周德華
Aubrey WANG Chih-Wei 王之璋
Ivan YOUNG 楊雅雲

Michael CHANG Ming-Yuen 張明遠
Betty CHAN Pik Ha 陳碧霞
David LAM Yiu Chau 林耀就
Francis YEUNG Wai Hung 楊偉雄
Vivian YOUNG Lai Hau Sau 楊黎孝修

James YIP 葉強華
Daisy CHAN Shuk Wah 陳淑華
Shera LEE Yee Cheung 李儀章
Carmen YIP Ka Man 葉嘉敏

Jin-Yi LEE

*Managing Director and Chief Executive Officer
(Biographical details are set out on page 10)*

Michael CHANG Ming-Yuen

*Executive Vice President and Head of Support and Risk Management Group
(Biographical details are set out on page 11)*

James YIP

*Executive Vice President and Head of Financial Markets Group
(Biographical details are set out on page 11)*

李晉頤

*董事總經理兼行政總裁
(資料詳情見第 10 頁)*

張明遠

*執行副總裁兼營運風險及後勤支援部主管
(資料詳情見第 11 頁)*

葉強華

*執行副總裁兼金融市場部主管
(資料詳情見第 11 頁)*

Paul AU Chi On

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

Aged 39. Mr. Au graduated from the University of Illinois at Urbana-Champaign, U.S.A. with a Bachelor of Arts Degree in Economics. He oversees the development of treasury products, formulates marketing strategies and distribution of these products via various channels. Mr. Au has been in the financial industry for over 15 years specialising in spot foreign exchange trading and derivatives across different asset classes. Prior to joining the Bank in 2002, he worked with several major banks including Dah Sing Bank, Fuji Bank and Royal Bank of Scotland.

Betty CHAN Pik Ha

*Senior Vice President and Head of Corporate
Communications*

Aged 45. Ms. Chan is responsible for managing the communications function and investor relations for the Bank. Ms. Chan has more than 15 years of experience specialising in corporate and marketing communications while working for several major financial institutions and international accountancy firms. Before joining the Bank, Ms. Chan worked for Ernst & Young China as Director - Marketing. She obtained a Bachelor Degree in Economics from Manchester University in the U.K. and a M. Sc. in Marketing from the University of Manchester, Institute of Science & Technology.

Daisy CHAN Shuk Wah

Chief Internal Auditor

Aged 40. 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 16 years of experience in bank auditing. Before joining the Bank in 1994, she worked for a major public accounting firm in Hong Kong.

Edward CHIU Tak Wah

Senior Vice President and Head of Operations Division

Aged 44. Mr. Chiu is responsible for managing all operations functions of the Bank. Mr. Chiu has extensive banking, consultancy and financial services operation experiences in Asia Pacific, Europe and the People's Republic of China while working for several major financial institutions 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

區子安

高級副總裁兼金融市場部市場推廣主管

三十九歲。區先生畢業於美國伊利諾大學，持有經濟學學士學位。他負責發展財資產品、制定市場策略及透過多種渠道分銷此等產品。區先生於金融界擁有逾十五年的豐富經驗，對現貨外匯交易及衍生工具市場尤為熟悉。他於二零零二年加盟本行前，曾於多間主要銀行工作包括大新銀行、富士銀行及蘇格蘭皇家銀行。

陳碧霞

高級副總裁兼企業傳訊部主管

四十五歲。陳女士專責處理本行的傳訊事務及投資者關係。她曾服務於區內多家主要的金融機構及國際會計師事務所，在企業傳訊及市場推廣方面累積了超過十五年的豐富專業經驗。她在加盟本行前，於安永中國擔任業務拓展總監一職。陳女士持有英國曼徹斯特大學經濟學學士學位及曼徹斯特大學科技學院市場學碩士學位。

陳淑華

首席內部審核主管

四十歲。陳女士持有香港城市大學文學士學位。她為香港會計師公會成員，擁有超過十六年豐富的會計及審計經驗。陳女士於一九九四年加入本行前，曾任職於香港一主要會計師事務所。

周德華

高級副總裁兼營運部主管

四十四歲。周先生主管本行的營運部。他在銀行營運、管理顧問及金融服務方面擁有豐富經驗，曾任職於亞太區、歐洲及中國等地的多家金融機構包括香港上海滙豐銀行及渣打銀行。他在加入本行前，曾任大新銀行助理總經理兼營運發展及產品服務部主管，以及美國國際集團－美亞保險中國區業務顧客服務營運部主管。他持有英國倫敦大學英皇學院理學士學位及倫敦大學經濟及政治學院經濟學碩士學位。

SENIOR MANAGEMENT 高級管理層

- American International Underwriters Limited in the PRC. He obtained a Bachelor Degree from the King's College London - University of London and a Master (Econ) Degree in London School of Economics and Political Science - University of London.

David LAM Yiu Chau

Senior Vice President and Head of Financial Control Group

Aged 57. Mr. Lam has over 25 years of senior management experience with major international banks. He previously worked in Mantrust (now JP Morgan Chase) and BNP Paribas. During his career with BNP Paribas, he has worked and lived in Paris, London and Singapore in addition to Hong Kong. In Singapore, he was Regional Head of Administration at Paribas Singapore in charge of Finance, Operations, Human Resources and Technology for over 3 years. He holds a Doctor Degree in Business Administration in Hong Kong Polytechnic University and a Master Degree in Financial Management in National University of Ireland, Dublin. He is a member of the Hong Kong Institute of Certified Public Accountants.

Shera LEE Yee Cheung

Senior Vice President and Head of Consumer Banking

Aged 42. 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 Degree of Business Administration and an Executive MBA Degree from the Chinese University of Hong Kong.

Aubrey WANG Chih-Wei

Senior Vice President and Head of Corporate Banking

Aged 44. 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.

林耀就

高級副總裁兼財務管理部主管

五十七歲。林先生具有逾二十五年以上的高層管理經驗，他過去曾工作於 Mantrust（現稱 JP 摩根大通）及法國國家巴黎銀行等主要的國際性銀行。他在法國國家巴黎銀行部擔任多項歐洲及亞洲區要職，曾於香港、巴黎、倫敦及新加坡工作。他曾出任新加坡法國國家巴黎銀行區域行政主管逾三年，主要擔任工作為主管財務管理部、營運部、人力資源部及科技部部門。他持有香港理工大學的商科管理博士，並持有愛爾蘭國立都柏林大學財務管理碩士學位，他亦為香港會計師公會成員。

李儀章

高級副總裁兼個人銀行部主管

四十二歲。李女士於二零零三年一月加盟本行，主管本行的個人銀行、財富管理及消費信貸業務。她為銀行界具豐富經驗的專業人才，曾於多家主要銀行服務，其中包括美國大通銀行及恒生銀行。她在加盟本行前，任職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。

王之璋

高級副總裁兼企業金融部主管

四十四歲。王女士於二零零五年加入本行前曾於台灣及香港兩地的滙豐銀行，擁有超過十年跨國投資組合管理、商業銀行及客戶關係管理的豐富經驗。王女士持有美國亞里桑那州國際管理學院工商管理碩士學位。

Francis YEUNG Wai Hung

Senior Vice President and Head of SME Division

Aged 51. Mr. Yeung obtained his Master of Business Administration Degree 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.

Carmen YIP Ka Man

Senior Vice President and Head of Retail Distribution Network

Aged 42. 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, Head of Legal and Compliance Division and Company Secretary

Aged 52. 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 52. Mrs. Young has worked in the human resources field for over 20 years, primarily with an investment bank in Hong Kong 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.

楊偉雄

高級副總裁兼中小企業部主管

五十一歲。楊先生持有英國雅斯頓大學工商管理碩士學位。他於一九八九年加入本行前，曾於香港多間主要外資銀行服務，在租購及租賃業務方面具有逾二十年經驗。

葉嘉敏

高級副總裁兼零售銀行部主管

四十二歲。葉女士持有香港大學社會科學學士學位。她曾任多間本地及外資銀行管理要員，擁有豐富的零售銀行服務經驗。她在二零零零年一月加盟本行，出任本行中環總行經理，其後獲擢升為分區主管，現任零售銀行部主管，掌管分行網絡運作。

楊雅雲

高級副總裁，法律及合規部主管兼公司秘書

五十二歲。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執業律師資格，並曾任新西蘭一律師行合夥人，直至一九八九年到香港發展。於一九九零年加入本行前，他曾在香港一律師行工作。他其後亦於一九九零年獲得英格蘭、威爾斯及香港之律師資格，現為香港律師公會會員。楊先生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

五十二歲。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。她於二零零五年加入本行前，曾任一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。