

# Biographies of Directors

*Arranged in the order of number of strokes of the  
Directors' Chinese surnames*

### MR. YU BAOZHONG

*(Independent Non-executive Director)*

Aged 70. Appointed as a Director of the Bank in 1988. Mr. Yu graduated from the Chinese People's University. He was formerly the Chief Executive of China Insurance Group Hong Kong and Macau Regional Office and is now the Senior Adviser of Huatai Insurance Company of China, Limited. Mr. Yu has over 40 years of continuous experience in banking, insurance and financial fields.

### MR. KONG DAN

*(Chairman)*

Aged 53. Appointed as a Director of the Bank on 2 January 2001 and was elected Chairman of the Bank on 12 January 2001. Mr. Kong is presently the Vice Chairman and President of CITIC Group. He holds a Master Degree in Economics from the China Academy of Social Sciences. Mr. Kong was formerly the Vice Chairman and President of China Everbright Group Limited, Vice Chairman of China Everbright Limited and Chairman of China Everbright Technology Limited. He has extensive business connections and experience in investment and finance.

### MR. LI HENGXUN

Aged 57. Appointed as a Director of the Bank in 1991. Mr. Li graduated from Beijing Qinghua University in 1968. He is presently the Director of CITIC Group and Chairman of CITIC-Prudential Life Insurance Company Limited.

### MR. ZHOU HANRONG

Aged 67. Appointed as a Director of the Bank in 1988. Mr. Zhou was formerly the Executive Vice President of China Construction Bank and Vice Chairman of China Investment Bank. He is presently the Director of Bank of China and Jian Sing Bank Limited. He has over 40 years of banking experience.

### DR. DANIEL H. LAM LL.D., C.B.E., J.P.

*(Independent Non-executive Director)*

Aged 79. Appointed as a Director of the Bank in 1960. Dr. Lam graduated from the University of the Philippines and obtained a Bachelor Degree in Engineering. He is the son of the late Dr. Lam Chi Fung, founder of the Bank. Dr. Lam has over 45 years of experience in banking.

### MR. LAM KWONG SIU

*(Independent Non-executive Director)*

Aged 66. Appointed as an Independent Non-executive Director of the Bank in 1996. Mr. Lam is presently a Deputy Chief Executive of Bank of China Hongkong-Macau Regional Office, Chairman of Po Sang Bank Limited, Vice Chairman of Chiyu Banking Corporation Limited, Director of Bank of China, BOC China Fund Limited, Henderson China Holdings Limited and Ananda Wing On Travel (Holdings) Limited. He has over 30 years of continuous banking experience.

### MR. HONG YUNCHENG

Aged 71. Appointed as a Director of the Bank on 18 March 1998 and was elected Chairman of the Bank on 23 June 1998. Resigned as Chairman of the Bank on 12 January 2001. Mr. Hong obtained a Bachelor Degree from Hungchow University in 1951 and was granted the prestigious title of 'Senior Economist' by the People's Bank of China in 1988. Mr. Hong had been working in the People's Bank of China for about 40 years and

had been its official spokesman to the press. He is presently a Director of CITIC Industrial Bank and an Executive Director of CITIC Group. Concurrently, Mr. Hong is also the Honorable Vice President of China Society for Finance. Mr. Hong has over 40 years of banking experience.

#### **MR. ZHANG MINGQIAN**

*(Executive Vice President & Alternate Chief Executive Officer)*

Aged 38. Joined the Bank as Executive Vice President in November 1997. Mr. Zhang was appointed as a Director and Alternate Chief Executive Officer of the Bank in December 1997 and in March 1998 respectively. He is now the Chairman of Cargary Securities Limited and also the Director of Ka Wah International Merchant Finance Limited, Ka Wah Capital Limited and Ka Wah Assets Management Limited. Mr. Zhang obtained a Bachelor Degree in Economics from the Hitotsubashi University in 1986 and a MBA Degree in International Banking and Finance from the University of Birmingham in 1996. Before joining the Bank, Mr. Zhang was an Executive Vice President of CITIC Industrial Bank and Deputy Director-General of Finance Department of CITIC Group.

#### **MR. ZHUANG SHOUANG**

Aged 74. Appointed as a Director of the Bank in 1986. Mr. Zhuang has worked for various major organizations in the PRC and has been with CITIC Group since its incorporation. He was formerly a Director of CITIC Group and is presently a Director of CITIC Hong Kong (Holdings) Limited.

#### **MR. YANG CHAO**

Aged 50. Appointed as a Director of the Bank on 2 January 2001. Mr. Yang is presently the Chairman and President of China Insurance Company Limited and China Insurance Hong Kong (Holdings) Co., Ltd. He is also the Chairman of China Insurance

International Holdings Co., Ltd. Mr. Yang was granted the prestigious title of 'Senior Economist' by the People's Insurance Company of China. He was formerly the Chairman and General Manager of CIC Holdings Ltd. Mr. Yang has over 20 years of experience in banking and insurance.

#### **MR. ZHAO SHENGBIAO**

*(Executive Vice President & Country Head, U.S.A.)*

Aged 50. Joined the Bank as Vice President in 1986 and became Senior Vice President and Branch Manager of the New York Branch in 1990. Mr. Zhao was appointed as a Director in 1991 and was promoted to Executive Vice President and General Manager, U.S.A. in 1995. He is now in charge of the overall business operations in U.S.A. Mr. Zhao graduated from the University of International Business and Economics, Beijing and obtained a Master Degree in Finance from the College of Insurance, New York. He has over 20 years of experience in international banking and worked in London, Paris, Hong Kong and New York.

#### **MR. CAI ZHONGZHI**

*(President & Chief Executive Officer)*

Aged 47. Appointed as President of the Bank on 24 February 1998 and became Director and Chief Executive Officer on 18 March 1998. Mr. Cai is the Chairman of Ka Wah International Merchant Finance Limited, Ka Wah Capital Limited and Ka Wah Assets Management Limited. He obtained a Doctoral Degree in Economics, major in Money and Banking from the Graduate School, People's Bank of China in 1991. He obtained the Sun Ye Fang Award for Achievements in Economics in 1986 and was granted the prestigious title of 'Senior Economist' by the People's Bank of China in 1990. He had also been a Visiting Scholar of the Department of Economics, Columbia University. Mr. Cai had been a Division Chief for various departments in the People's Bank of China and became the Executive Vice President of its

Hainan Branch in 1992. In 1994, Mr. Cai became a Director of the Office of Hong Kong, Macao and Taiwan Affairs, the People's Bank of China. He had been with Deutsche Bank and Deutsche BundesBank for years. Before joining the Bank, Mr. Cai was the Executive Vice President of CITIC Industrial Bank and the President of its Guangzhou Branch. He is currently a Director of CITIC Group.

#### **MR. BRIAN SEE KING TANG**

Aged 51. Joined the Bank as Senior Vice President in August 1997 and was appointed as a Director of the Bank in January 1998. He is now the Managing Director of Ka Wah Capital Limited. Mr. Tang obtained a Bachelor Degree in Science from the California State University of Long Beach. Previously, Mr. Tang worked with Cheung Kong (Holdings) Limited as Chief Accountant and, separately, with Morgan Guaranty Trust Co. as Vice President and Financial Controller.

#### **MR. KELVIN WING YAT LO**

*(Executive Vice President)*

Aged 42. Joined the Bank as Chief Group Counsel in October 1997 and was appointed as a Director in December of the same year. Mr. Lo is now in charge of the Risk Assets Management Department and Legal Department of the Bank. Concurrently, Mr. Lo also holds directorships and senior executive positions in various subsidiaries of the Group (including a Director and Chief Executive Officer of Ka Wah International Merchant Finance Limited, and a Director of Ka Wah Capital Limited and Ka Wah Assets Management Limited). Mr. Lo graduated from the University of Hong Kong with a Bachelor Degree in Laws. He was admitted as a Solicitor of the Supreme Court of Hong Kong in 1984 and a Solicitor of the Supreme Court of England and Wales in 1989. Prior to joining the Bank, Mr. Lo served as an In-house Counsel of Bank of China Hongkong-Macau Regional Office and then became partner of Messrs Kao, Lee & Yip and Messrs Linklaters.

#### **MR. DOU JIANZHONG**

Aged 45. Appointed as a Director of the Bank in 1991. Mr. Dou graduated from the University of International Business and Economics, Beijing in 1979 and obtained a Master Degree in Economics from Liao Ning University. He was granted the prestigious title of 'Senior Economist' by CITIC Group. Mr. Dou is presently an Executive Director and Vice President of CITIC and the President of CITIC Industrial Bank.

#### **MR. YANG GUANGQI**

*(resigned on 12 June 2000)*

Aged 73. Appointed as a Director of the Bank in 1986 till June 2000. Mr. Yang was formerly the Vice Chairman and Chief Supervisor of CITIC Group and a Director of CITIC Hong Kong (Holdings) Limited. He has over 40 years of continuous experience in banking and related fields.

#### **MR. WANG XIANZHANG**

*(resigned on 2 January 2001)*

Aged 58. Appointed as a Director of the Bank in 1994 till January 2001. Mr. Wang graduated from Liao Ning Finance & Economic Institute (now known as North East Finance & Economic University) in 1965. He was formerly the Chairman and President of China Insurance Hong Kong (Holdings) Co., Ltd. He has over 30 years of continuous experience in the banking and insurance industries.

# Biographies of Senior Executives

## **MRS. DOREEN CHAN HUI DOR LAM**

*(Executive Vice President)*

Aged 46. Joined the Bank as Executive Vice President in April 1998. Mrs. Chan is now in charge of the Retail Banking Group of the Bank and is the Chairman of Ka Wah Credit Limited. Prior to joining the Bank, Mrs. Chan was in charge of the retail banking business for a major international bank in Hong Kong. Mrs. Chan has over 25 years of experience in the banking industry, of which over 10 years has been specializing in retail banking business.

## **MR. KENNETH KONG SIU CHEE**

*(Executive Vice President)*

Aged 54. Joined the Bank as Executive Vice President in May 1999. Mr. Kong is now in charge of the Corporate Banking Group of the Bank and is a Director of Ka Wah Capital Limited. He obtained a Bachelor Degree in Economics from the University of Hong Kong and a MBA Degree from the Chinese University of Hong Kong. He is an Associate of the Institute of Bankers (U.K.). Before joining the Bank, Mr. Kong had been working in Standard Chartered Bank for 24 years.

## **MR. KANE G. GONG**

*(Executive Vice President)*

Aged 52. Joined the Bank as Executive Vice President in January 2000 and is in charge of finance, information technology, operations and administration of the Bank. Mr. Gong graduated from Columbia University, majoring in Economics and attended the Columbia Graduate School of Business Administration in New York City. He has had over 23 years of international banking experience in senior positions. He worked in Citibank for 13 years in various locations including New York, Hong Kong, Singapore, Saudi Arabia and Utah. Before joining the Bank, his last position was Assistant General Manager and Alternate Chief Executive Officer of ING Bank N.V. in Hong Kong, concurrently with his other responsibility as the Chief Operating Officer of Greater China (P.R.C., Hong Kong & Taiwan) and the Philippines for both ING Bank and ING Barings.

## **MR. SIMON LEE MAN WOOD**

*(Senior Vice President)*

Aged 49. Joined the Bank as Senior Vice President in October 1997 and is now in charge of the Credit Department. He graduated from the University of Winnipeg and is a Certified Management Accountant of Ontario. Before joining the Bank, Mr. Lee held senior positions in Banque Indosuez, American Express Bank Limited and Chase Manhattan Bank.

## **MS. NANCY LEUNG MAY CHU**

*(Senior Vice President)*

Aged 54. Joined the Bank as Senior Vice President in August 1998 and is now in charge of the Human Resources Department. Ms. Leung graduated from the University of Hong Kong in 1969, majored in Economics. She served in the education profession before switching to the commercial/financial sectors in 1979. She was the head of human resources function in the UK merchant bank Samuel Montague & Co., Xerox (Hong Kong & China), ABN AMRO Bank, Jardine Fleming Holdings Limited and Peregrine Holdings Limited.

**MR. MOSES YEUNG WAI KEUNG**

*(Senior Vice President & Treasurer)*

Aged 50. Joined the Bank as Senior Vice President and Treasurer in June 2000 in charge of the overall activities of Treasury Department and Financial Institutions Department of the Bank. Mr. Yeung obtained a Master Degree in Business Administration from the University of Hawaii. He has gained over 22 years of regional experience in treasury asset & liability management from Citibank Hong Kong, Citibank Tokyo, Credit Suisse Hong Kong and Banco Santander Hong Kong. Mr. Yeung is responsible for controlling and managing liquidity funding and trading risk of the Bank. Besides, he drives and formulates business strategies and policies for commercial foreign exchange, deposits and innovative financial products.

**MS. FLORENCE PAU WAI SAU**

*(Senior Vice President)*

Aged 41. Joined the Bank in June 1998 as the Head of Retail Marketing and was promoted in March 2000 to become a Senior Vice President in charge of i-banking and Credit Card Department. Ms. Pau graduated from the University of Hong Kong, major in Accounting and Management. Before joining the Bank, Ms. Pau had worked for the Hong Kong and Shanghai Banking Corporation, the Dao Heng Bank and the Manhattan Card Company for the retail bank marketing and credit card marketing respectively.

**MR. JOHN NG YUK MAN**

*(Senior Vice President & Chief Financial Controller)*

Aged 49. Joined the Bank in 1982 and became Senior Vice President and Chief Financial Controller in 1998. Mr. Ng graduated from the City University of New York and obtained a MBA Degree from the Manchester Business School. He is also a Certified General Accountant of Canada. He has over 20 years of continuous banking experience.

**MS. MARGARET MAN**

*(Senior Vice President)*

Aged 46. Joined the Bank as Senior Vice President in October 1998 and is the deputy in charge of the Bank's Corporate Banking Group. Ms. Man graduated from the Graduate School of the People's Bank of China obtaining a Master Degree in Banking and Finance. She had been a Division Chief in People's Bank of China ('PBOC') and worked for PBOC for 7 years. Before joining the Bank, Ms. Man was a Deputy Managing Director of China Venturetechno International Co. Ltd.

**MR. EDDIE LAM CHE KEUNG**

*(Senior Vice President)*

Aged 56. Joined the Bank as Senior Vice President in April 2000 and is now in charge of the Information Technology Department of the Bank. Mr. Lam has over 30 years of experience in the information technology field. Before joining the Bank, Mr. Lam worked in Citibank for 27 years in various locations including Hong Kong, U.S.A. and Singapore.

**MS. WINNIE CHAN MAN DUEN**

*(Senior Vice President)*

Aged 40. Joined the Bank as Senior Vice President in April 2000 and is now in charge of the Retail Sales Department of the Bank. Ms. Chan has 18 years of experience in banking and financial services.

**MR. KAN YING TIM**

*(Senior Vice President)*

Aged 36. Joined the Bank in 1989 and became Senior Vice President in March 2000. Mr. Kan is now in charge of the Local Corporates Group of the Bank's Corporate Banking Group. He graduated from the Chinese University of Hong Kong, with a Bachelor Degree in Economics and is an Associate of the Chartered Institute of Bankers (U.K.).

**MRS. DORA TSE WONG CHI YING**

*(Senior Vice President)*

Aged 50. Joined the Bank in July 1999 and became Senior Vice President in November 2000. Mrs. Tse is now in charge of the Trade Finance and Multinational Group of the Bank's Corporate Banking Group. She has gained over 25 years of extensive experience in commercial banking with the Hong Kong and Shanghai Banking Corporation, ING Bank, ABN AMRO Bank and Tat Lee Bank (Singapore). She is an Associate of the Institute of Bankers (U.K.). Before joining the Bank, Mrs. Tse was a senior executive of ABN AMRO Bank.

**MR. KELVIN LIU TIN YAU**

*(Senior Vice President)*

Aged 49. Joined the Bank as Senior Vice President in May 2000 and is now in charge of the Support Services function of the Bank. Mr. Liu obtained a Bachelor Degree in Business Administration from the California State University in Fresno and a MBA Degree from the Southern Illinois University in U.S.A. He is a member of the American Institute of Certified Public Accountants and the Hong Kong Society of Accountants. He has over 18 years of experience in auditing, finance and banking operations in various international banks.

**MR. NORMAN LI KAI KEUNG**

*(Senior Vice President)*

Aged 40. Mr. Li has held positions in major investment banks and stock broking companies since 1987. He joined the Bank in October 1997 as a Vice President and was promoted in November 1998 to become a Senior Vice President and Head of the Chairman and C.E.O.'s Office. He is also a Director of Ka Wah Capital Limited. Mr. Li is a graduate of Macquarie University, Australia, with a Bachelor Degree in Economics and currently an Associate of the Australian Society of Certified Practicing Accountants.

**MR. DONG LI**

*(Senior Vice President)*

Aged 43. Joined the Bank as Senior Vice President in September 1999 and is now the Deputy Country Head, U.S.A. of the Bank. Mr. Dong graduated from Beijing Institute of Technology. He also obtained a Master Degree in Economics from George Washington University and a Ph.D. in Economics from the University of Massachusetts. He had worked for the People's Bank of China, the Economic Development Institute of the World Bank and China Sci-Tech International Trust and Investment Corporation. Before joining the Bank, he was the Managing Director of Jian Nan Finance Limited, a wholly-owned subsidiary of China Merchants Bank, in Hong Kong.