

CORPORATE INFORMATION



SHAREHOLDERS

75% – Fubon Financial Holding Co., Ltd.

25% – Public

SOLICITORS

Clifford Chance

Slaughter and May

AUDITORS

KPMG

COMPANY SECRETARY

Ivan Young

REGISTERED OFFICE

International Bank of Asia Building

38 Des Voeux Road Central

Hong Kong

BOARD OF DIRECTORS

Ming-Hsing (Richard) TSAI

Chairman, aged 46. Mr. Tsai joined the Fubon Group in 1982. He is severally the President, the Executive Director and the Co-Chief Executive Officer of Fubon Financial Holding Co., Ltd. Mr. Tsai also acts as the 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 the Vice Chairman of Taiwan Cellular Corporation, a provider of telecommunication services. Prior to this, Mr. Tsai was also the 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 the National Taiwan University. Mr. Tsai is the brother of Ming-Chung (Daniel) Tsai. He became a Director of IBA in February 2004.

Mike M. MURAD

Vice Chairman and Executive Director, aged 62. Dr. Murad was appointed Managing Director and Chief Executive Officer of IBA in 1988. He holds a Bachelor's Degree in Business Administration from Cleary College, U.S.A., a Master's Degree in Business Administration from the University of Miami, U.S.A. and banking and management degrees from Stonier Graduate School of Banking at Rutgers University, U.S.A., the University of Michigan Graduate School of Banking and the University of Wisconsin and the Harvard Executive Management Program. He received an honorary degree, Doctor of Humane Letters, from DePaul University in 1998. Dr. Murad has held a number of senior executive positions in international and retail banking. His 35-year banking career includes appointments in the U.S.A., Hong Kong and Bahrain. In the U.S.A., he was Executive Vice President of Sun Bank of Miami. He was also a lecturer at the University of Maryland and is the author of a book entitled Profit Planning: Theory and Implementation, and has contributed articles on banking and financial markets to the Asian Wall Street Journal and International Herald Tribune. He was the recipient of the Paul Harris Fellow Award of The Rotary Foundation of Rotary International in 1992 for charitable work. Dr. Murad is a Director and a member of the Executive Committee of Arab Banking Corporation – Egypt (S.A.E.). He is also a member of the Board of Trustees of DePaul University in Chicago, U.S.A.

Ming-Chung (Daniel) TSAI

Vice Chairman, aged 48. Mr. Tsai joined the Fubon Group in 1981. He is currently Vice Chairman, Executive Director and Co-Chief Executive Officer of Fubon Financial Holding Co., Ltd. as well as the Vice Chairman of Taipei Bank Co., Ltd. Mr. Tsai is also the Chairman of Taiwan Cellular Corporation, Taiwan Fixed Network Corporation, 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 the National Taiwan University. Mr. Tsai is the brother of Ming-Hsing (Richard) Tsai. He became a Director of IBA in February 2004.

Bachar SAMRA

Executive Director, aged 46. Mr. Samra is Executive Vice President – Consumer Banking Group of IBA and is responsible for the Bank's retail banking and credit card businesses. He is also the Chairman of IBA Credit Limited. He holds a Bachelor of Science Degree Cum Laude, a Master of Science Degree from the University of Memphis, U.S.A. and a Master of Business Administration Degree from DePaul University, U.S.A. He has attended various management programmes at the University of Maryland, U.S.A. and the Stanford University Executive programme. Mr. Samra initially worked in the engineering industry in the U.S. and the Middle East, and subsequently moved into various senior management positions with a major conglomerate in Bahrain. He joined IBA in 1989. He became a Director of IBA in April 2000.

Wing-Fai NG

Non-executive Director, aged 36. Mr. Ng joined the Fubon Group in 2000. Mr. Ng's extensive experience in the financial and banking sectors can be evidenced in his previous positions as Managing Director and Head of the Asia-Pacific Financial Institution Group at Salomon Smith Barney, and prior to that, as Director of Corporate Finance at UBS Warburg. Currently, Mr. Ng is Senior Executive Vice President and Chief Strategic Officer of Fubon Financial Holding Co., Ltd. Mr. Ng holds a Master of Business Administration Degree (1994) from Harvard University and has a Master of Arts and a Bachelor of Arts Degree (1990) in Economics and Engineering from Cambridge University. He became a Director of IBA in February 2004.

Victor KUNG

Non-executive Director, aged 47. Mr. Kung joined the Fubon Group in 2000. Mr. Kung first joined Fubon Insurance Co., Ltd. as a Director and Senior Advisor before becoming Senior Executive Vice President and Chief Financial Officer 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. 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 (1978) from National Chunghsing University. He became a Director of IBA in February 2004.

Jesse DING

Non-executive Director, aged 50. Mr. Ding is the President of Taipei Bank Co., Ltd. He has extensive experience in the banking services sector with over 20 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 IBA in February 2004.

Robert James KENRICK

Non-executive Director, aged 56. 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 Society of Accountants from 1992 to 2001. He holds a Master of Arts Degree from Cambridge University and is a Chartered Accountant. He became a Director of IBA in April 1999.

Moses K. TSANG

Non-executive Director, aged 55. 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 Non-Executive Director of IBA in February 2004.

Hung SHIH

Non-executive Director, aged 49. Mr. Shih 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 IBA in February 2004.

SENIOR MANAGEMENT

Mike M. MURAD

Vice Chairman, Managing Director and Chief Executive Officer

(Please refer to Board of Directors)

Bachar SAMRA

Executive Vice President – Consumer Banking Group

(Please refer to Board of Directors)

Michael K. IPSON

Executive Vice President – Corporate Banking Group, aged 57. Mr. Ipson is responsible for the Bank's corporate banking business. He joined IBA in December 1991 after serving as General Manager of Chemical Bank Hong Kong Branch and Chief Executive of Chemical Asia Limited. Mr. Ipson received his undergraduate degree from the University of California, Berkeley, and a Master's Degree in Asian Studies from Stanford University, as well as conducting doctoral studies at Harvard University. He also holds a Master of Business Administration Degree from DePaul University, Chicago, all the institutions being in the United States.

David CHAN Yik Keung

Executive Vice President – Financial Control Group, aged 52. 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 IBA Securities Limited and is registered as a dealer and investment adviser under the Securities Ordinance. 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 IBA in December 1987.

Betty BROW Anh Hoang

Executive Vice President – Investment Banking Group, aged 52. Ms. Brow is responsible for the Bank's investment banking business, including securities brokerage, Ambassador Privileged Banking, unit trusts and insurance businesses.

Ms. Brow initially worked for the U.S. Postal Service in Washington, D.C., then for the U.S. State Department, serving at embassies in Moscow, U.S.S.R. and Beijing, P.R.C. Prior to joining IBA in April 1996, Ms. Brow spent over 12 years in commercial banking and investment banking in senior positions at Chemical Bank and Bankers Trust Company, Hong Kong. She obtained a Bachelor of Science Degree, with Honors, and a Master of Business Administration Degree from the University of Maryland, U.S.A.

Horace FAN Sheung Yam

Executive Vice President and Treasurer, aged 57. Mr. Fan joined IBA in December 2001 as Senior Vice President and Treasurer and was promoted to his current position in July 2002. Before joining IBA, 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 currently is the President of ACI-Financial Markets Association of Hong Kong.

Joe HILI

Executive Vice President – Support Group, aged 51. Mr. Hili is an experienced professional in banking management and has solid international exposure. He is a fellow member of the UK Chartered Association of Certified Accountants and the UK Chartered Institute of Management Accountants in addition to being a member of the UK Association of Corporate Treasurers and the UK Institute for the Management of Information Systems. Mr. Hili started his career in an international audit firm and subsequently joined an international banking group where he was Group Chief Accountant in the Group's Head Office, a career that spanned sixteen years. In 1997 he relocated to Europe where he worked for the United Nations Food and Agriculture Organization as General Manager of the Credit Union in Rome.

Francis YEUNG Wai Hung

Senior Vice President and Head of Hire Purchase and Leasing, aged 48. Mr. Yeung obtained a Master's Degree in Business Administration from the University of Aston, England and had over 8 years of experience in hire purchase and leasing operations with several major foreign banks in Hong Kong before joining IBA in 1989.

Shera LEE Yee Cheung

Senior Vice President and Deputy Head of Consumer Banking, aged 39. Ms. Lee reports to Mr. Bashar Samra, Executive Vice President for the Consumer Banking Group. Ms. Lee joined IBA in January 2003 and is primarily responsible for the bank's retail banking and consumer finance business. Ms. Lee is an experienced professional in the banking industry. Prior to joining IBA, she has worked for several major banks including Chase Manhattan Bank and Hang Seng Bank. Most recently, 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.

Carmen YIP Ka Man

Senior Vice President and Head of Retail Banking, aged 39, 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 IBA as manager of the Bank's flagship Central Branch in January 2000 and subsequently being promoted to Regional Manager and then to her current position overseeing the branch network.

John NG Chun Kit

Senior Vice President and Head of SME Commercial Lending, aged 53. Mr. Ng obtained a Bachelor of Social Sciences Degree from the University of Hong Kong and a Master of Business Administration Degree from The Chinese University of Hong Kong. Mr. Ng has over 28 years of experience in both local and foreign corporations. He worked for a major local banking group where he initially served as the district manager overseeing several branches and then assumed the position of Head of Credit. In 1996, Mr. Ng was the head of overseas branches and also the local commercial branches. Mr. Ng joined IBA in May 2003, bringing substantial experience to the development of IBA's SME lending business.

Thomas CHAN Wing Kee

First Vice President and Head of Customer Relationship Management, aged 35. Mr. Chan joined IBA in 1998 and is responsible for the Bank's call center and customer analytics. Mr. Chan has played a major role in the creation of the Bank's data warehouse and installation of a Customer Relationship Management system. Prior to joining IBA, he engaged in database system consulting and credit risk management. He holds a Bachelor of Science Degree in Electrical Engineering from Cornell University and a Master of Business Administration Degree (with Distinction) from New York University.

Ruskin CHOW Ping Leung

First Vice President and Head of Consumer Finance Risk Management, aged 34. Mr. Chow holds a Bachelor of Science Degree in Engineering (First Class Honours) from the University of Hong Kong and a Master of Business Administration Degree from the Hong Kong University of Science and Technology. He has gained extensive experience in business analysis and credit risk management from international financial institutions, along with consumer lending and asset securitization. He joined IBA in 2002.

Judy HO WONG Pik Yuk

First Vice President and Head of Human Resources, aged 40. Mrs. Ho obtained a Master Business Administration Degree from the University of Strathclyde (Glasgow). She worked at Astec International Limited, Cathay Pacific Airways and Motorola Semiconductors prior to joining IBA. She has over 16 years of experience in Human Resources.

Kai CHIN

Senior Vice President and Head of Corporate Banking, aged 55. 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 in 1988 was seconded to Far East Bank and Trust Company, Manila as Director and member of the Board. He served as Senior Vice President and Asia Division Manager at Bank of Hawaii from 1995 to 2001 before joining IBA.

Steven THOMPSON

First Vice President and Financial Analyst, aged 43. Mr. Thompson had 10 years experience as a securities investment analyst covering the local bank sector before joining IBA in 1998. He worked at County NatWest and UBS Securities before joining Nikko Research Centre as its Head of Research. 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.

Irene CHEUNG Ming Wai

Senior Vice President and Head of Corporate Governance and Compliance Department, aged 51. Ms. Cheung had 13 years of experience in accounting, auditing and tax works in Sydney, Hong Kong and PRC companies prior to joining IBA in 1990. She has worked in various positions in IBA. Ms. Cheung has a Bachelor's Degree in Economics from the University of Sydney and Master's Degrees in Business Administration from the Hong Kong Open University and DePaul University, respectively. Ms. Cheung is also a member of the Australian Society of CPAs and Hong Kong Society of Accountants.

Daisy CHAN Shuk Wah

Chief Internal Auditor, aged 37. Ms Chan obtained a Bachelor of Arts Degree from the City University of Hong Kong. Ms Chan is a member of the Hong Kong Society of Accountants. She has over 13 years of experience in bank auditing. Before joining IBA in 1994, she worked for a major public accounting firm in Hong Kong.

Ivan YOUNG

Senior Vice President, Company Secretary and Legal Counsel, aged 49. Mr Young graduated in law from Victoria University, New Zealand and was admitted as a New Zealand solicitor in 1978. He practised 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 IBA 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.

Derek LAM Hui

Senior Vice President and Deputy Head of Financial Control Group, aged 38. Mr. Lam had 13 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 IBA 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.

Olivia WONG Wai Kiu

First Vice President and Head of Ambassador Privileged Banking, aged 39. Ms Wong holds a Bachelor of Science Degree from University of New Brunswick, Canada. Before joining the Bank in September 2003, she worked for various multinational and local banks and has over 14 years of experience in priority banking and retail banking management.

Ronald LING Kim Keung

First Vice President and Head of Wealth Management Division, aged 40. Mr. Ling holds a Master of Business Administration Degree from the University of Strathclyde, U.K. He has wide exposure in different financial sectors and has gained extensive experience with various financial institutions including fund management house, investment bank, commercial bank and brokerage firm.

George KWAN King Chi

Senior Vice President and Head of Operations, aged 54. Mr. Kwan joined IBA in October 2001. He has over 30 years bank operations and systems experience with major financial institutions including Bank of Hawaii, Fleet Boston Financial Corp., Chase Manhattan Bank and Bank of America. In his banking career, Mr. Kwan has gained expertise in operating support for retail, corporate and trade finance activities, technical systems and regulatory reporting.

Davy KWAN Kwok Ki

First Vice President and Head of Strategic Training and Development, aged 47. Mr. Kwan has a Diploma in Finance from the Chinese University of Hong Kong and a Master of Business Administration Degree from DePaul University, U.S.A. He has in-depth knowledge and experience in treasury and money market operations with several major international banks and financial institutions prior to joining IBA in 1988. He also has extensive exposure in areas of special projects, operations and staff training and development with the Bank.

Franklin LAM Siu Ling

Senior Vice President and Head of Corporate and Retail Banking Risk Management, aged 47. Mr. Lam obtained a Bachelor of Social Sciences Degree from the University of Hong Kong and a Master of Business Administration Degree from The Chinese University of Hong Kong. He had over 15 years of commercial banking experience with several major international banks in Hong Kong and Canada before joining IBA in 1999.

Frederick FOK Kin Wah

First Vice President and Head of Information Technology, aged 50. Mr. Fok holds a Bachelor of Science Degree in Computer Science from Pacific Southern University. He had over 20 years of experience in systems and information technology prior to joining IBA in 1996. He has extensive exposure in project management and new systems implementation.

Dick TONG Dick Kwong

Senior Vice President and Head of Nominee Services and Settlement, aged 53. Mr. Tong holds a Bachelor of Arts Degree from DePaul University, U.S.A. Prior to joining IBA in 1987, Mr. Tong had more than 10 years managerial experience in securities and investment field.

Paul AU Chi On

First Vice President and Head of Treasury Marketing and Sales, aged 36. Mr. Au has over 10 years of experience in treasury, with emphasis in foreign exchange trading and derivatives. Prior to joining IBA 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 University of Illinois at Urbana-Champaign, U.S.A.