

# Corporate Information

## 公司資料

### SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

### SOLICITORS

Slaughter and May

### AUDITORS

KPMG

### COMPANY SECRETARY

Juliana CHIU Yuk Ching

### REGISTERED OFFICE

Fubon Bank Building  
38 Des Voeux Road Central  
Hong Kong

### 股東

100% – 富邦金融控股股份有限公司

### 律師

司力達律師樓

### 核數師

畢馬威會計師事務所

### 公司秘書

趙玉貞

### 註冊辦事處

香港中環  
德輔道中38號  
富邦銀行大廈



## Board of Directors 董事



### CHAIRMAN

#### 主席

#### Ming-Hsing (Richard) TSAI

#### 蔡明興

Aged 55. Mr. Tsai joined Fubon Group in 1983. He is Vice Chairman of Fubon Financial Holding Co., Ltd. Mr. Tsai has over 30 years of experience in financial and insurance businesses. He is currently the Chairman of Taiwan Mobile Co., Ltd. and Taiwan Fixed Network Co., Ltd., both are telecommunication services providers. Mr. Tsai was the Chairman of Fubon Securities Co., Ltd. and Fubon Life Insurance 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.

五十五歲。蔡先生於一九八三年加入富邦集團，是富邦金融控股股份有限公司的副董事長。蔡先生於金融及保險業擁有超過三十年的經驗。他現時為台灣大哥大股份有限公司及台灣固網股份有限公司的董事長，兩家皆為電訊服務供應商。蔡先生亦曾任富邦綜合證券股份有限公司及富邦人壽保險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）及國立臺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。



### VICE CHAIRMAN

#### 副主席

#### Ming-Chung (Daniel) TSAI

#### 蔡明忠

Aged 56. Mr. Tsai joined Fubon Group in 1981. He is currently the Chairman of Fubon Financial Holding Co., Ltd. as well as Chairman of Taipei Fubon Commercial Bank Co., Ltd. Mr. Tsai is also the Vice Chairman of Taiwan Mobile Co., Ltd. Mr. Tsai has extensive experience in banking and telecommunication services, as well as 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.

五十六歲。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的副董事長。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）以及國立臺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。



### EXECUTIVE DIRECTOR

#### 執行董事

#### Raymond Wing Hung LEE

#### 李永鴻

Aged 64. Mr. Lee was appointed Chief Executive Officer and Managing Director of the Bank in May 2012. Mr. Lee is a professional accountant and veteran banker with over 30 years of extensive international banking experience acquired both locally and overseas. He was the Executive Director and Chief Financial Officer of the BOC Hong Kong (Holdings) Limited ( "BOCHK" ) from 2004 to 2009. Before joining BOCHK, he was a Director, Alternate Chief Executive and Managing Director of CITIC International Financial Holdings Limited and a Director and Chief Executive of The Hong Kong Chinese Bank. He was seconded by the Bank of New York in 1992 to serve as a Director and Alternate Chief Executive of Wing Hang Bank and had remained in that capacity until 1999. While serving in Wing Hang, Mr. Lee was concurrently a Senior Vice President and Managing Director of the Bank of New York, where he had served in different capacities in New York and Toronto since 1982. Prior to 1982, he had worked for Bank of America for 8 years in various positions in different Asian and North American cities. Mr. Lee is a fellow of the Chartered Association of Certified Accountants and an associate of the Hong Kong Society of Accountants.

六十四歲。李先生於二零一二年五月獲委任為本行行政總裁兼董事總經理。李先生是位專業會計師及資深銀行家，在本地及海外銀行業積逾三十年豐富的國際銀行經驗。李先生於二零零四年至二零零九年期間出任中銀香港（控股）有限公司（「中銀香港」）的執行董事及財務總監。於加入中銀香港之前，李先生曾擔任中信國際金融控股有限公司董事、替代總裁及董事總經理及香港華人銀行董事兼總裁。在一九九二年至一九九九年期間，李先生獲紐約銀行借調出任永亨銀行董事兼替代總裁；在此期間，李先生亦同時擔任紐約銀行高級副總裁及董事總經理。李先生於一九八二年加入紐約銀行，並曾在紐約及多倫多擔任不同職位。於一九八二年之前，李先生在美國銀行工作了八年，在亞洲及北美洲多個城市擔任不同職位。李先生為英國特許會計師公會資深會員及香港會計師公會會員。

## Board of Directors 董事



### EXECUTIVE DIRECTOR 執行董事

#### James YIP 葉強華

Aged 59. Mr. Yip joined the Bank in March 2006. He is the Executive Vice President and Head of Financial Markets of the Bank. 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 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 Degree from Macquarie University, Australia. He became a Director of the Bank in July 2006.

五十九歲。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，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。



### NON-EXECUTIVE DIRECTOR 非執行董事

#### Victor KUNG 龔天行

Aged 56. Mr. Kung joined Fubon Group in 2000, currently serves as Director and President of Fubon Financial Holding Co., Ltd. He first joined Fubon Insurance Co., Ltd. as a Director and Senior Advisor before becoming the 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 the Director of Taipei Fubon Commercial Bank Co., Ltd. and Fubon Insurance 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.

五十六歲。龔先生於二零零零年加入富邦集團，現為富邦金融控股股份有限公司的董事及總經理。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。龔先生亦是台北富邦商業銀行股份有限公司及富邦產物保險股份有限公司之董事。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。



### NON-EXECUTIVE DIRECTOR 非執行董事

#### Dennis CHAN Wen-Yueh 詹文嶽

Aged 50. Mr. Chan has extensive experience in the banking industry. Prior to joining Fubon Group, Mr. Chan was the Managing Director, China SME and commercial banking head of Fullerton Financial Holdings Pte Ltd. ("FFH"), a wholly owned subsidiary of Temasek Holdings Pte Ltd. In this role, he served as the chief advisor to Bank of China, China Construction Bank, and China Minsheng Bank. He was also the Chief Executive Officer of Fullerton Credit Ltd, a FFH macro-finance subsidiary in China. Before joining FFH, he was the Executive Vice President of Taiwan's Chinatrust Commercial Bank, and prior to that, the Commercial Banking Group Head of Citibank in Taiwan. Mr. Chan obtained his MBA Degree from Georgetown University, U.S.A. and Bachelor Degree from National Taipei University. He became a Director of the Bank in March 2011.

五十歲。詹先生於銀行業擁有資深經驗。於加入富邦集團前，詹先生是富登金融控股（私人）有限公司（新加坡淡馬錫控股之全資子公司）中國區中小企業和商業銀行董事總經理，駐中國銀行、中國建設銀行和中國民生銀行總行中小企業金融首席顧問，亦為富登小額貸款公司董事兼執行長。在此之前，詹先生亦曾擔任臺灣中國信託商業銀行企業金融產品發展執行副總，花旗銀行商業銀行業務負責人和臺灣多家國際外商銀行擔任要職。詹先生擁有美國喬治城大學企管碩士學位和臺灣臺北大學企管學士學位。他於二零一一年三月出任本行董事。

## Board of Directors 董事



### INDEPENDENT NON-EXECUTIVE DIRECTOR 獨立非執行董事

#### Robert James KENRICK

##### 甘禮傑

Aged 65. 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.

六十五歲。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。



### INDEPENDENT NON-EXECUTIVE DIRECTOR 獨立非執行董事

#### Moses K. TSANG

##### 曾國泰

Aged 64. Mr. Tsang is the Executive Chairman of AP Capital Holdings Inc. He has over 35 years of investment banking and Asian capital markets experience. Prior to joining AP Capital Holdings Inc., he was a General Partner of Goldman Sachs Group, a global investment bank, where he started the international fixed income group in New York, led the establishment of the fixed income group in Tokyo and headed the debt syndicate group in London. He served as the Chairman of Goldman Sachs (Asia) L.L.C. between 1989 and 1994. He is the Co-Chair of the Asia-Pacific Council and a member of the Board of Directors, The Nature Conservancy; a former councilor of the Copenhagen Climate Council; a Trustee of the Hong Kong Centre for Economic Research, The University of Hong Kong; a member of the Brown University Advisory Council in Asia and former Chairman of its Parents Council in Hong Kong; a past member of the Young Presidents' Organization – Hong Kong Chapter; an Independent Non-Executive Director of SOCAM Development Limited in Hong Kong; a member of the World Presidents' Organization and past Chairman of the Membership Committee. Mr. Tsang holds a Bachelor of Arts Degree from Bemidji State University of Minnesota, a Master Degree in Social Work from the University of Iowa, and is a Graduate College Fellow of the University of Iowa and SSA Fellow of the University of Chicago. He became a Director of the Bank in February 2004.

六十四歲。曾先生為AP Capital Holdings Inc. 執行主席，曾先生擁有逾三十五年投資銀行及亞洲資本市場經驗。在加入AP Capital Holdings Inc. 之前，他是全球性投資銀行高盛集團之一般合夥人並為其於紐約成立國際固定收益部及於東京創辦固定收益部，並主管倫敦銀團貸款部。曾先生曾於一九八九年至一九九四年間擔任高盛（亞洲）有限責任公司的主席。他亦擔任亞太理事會聯席主席及大自然保護協會董事會成員、哥本哈根氣候會議前顧問、香港大學香港經濟研究中心之信託人、布朗大學顧問委員會亞洲區之成員、布朗大學家長委員會（香港）之前主席、Young Presidents' Organization香港分會之前會員、瑞安建業有限公司之獨立非執行董事、世界總裁協會香港分會之現任會員及會員委員會之前主席。曾先生持有美國明尼蘇達大學伯明基州分校文學士學位、愛荷華大學社會工作碩士學位、愛荷華大學研究院院士及芝加哥大學SSA院士。他於二零零四年二月出任本行董事。



### INDEPENDENT NON-EXECUTIVE DIRECTOR 獨立非執行董事

#### Hung SHIH

##### 石宏

Aged 58. Mr. Shih is the Managing Director of China Renaissance Capital Investment Limited. He was previously a Managing Director and the China Country Head of UBS AG. 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.

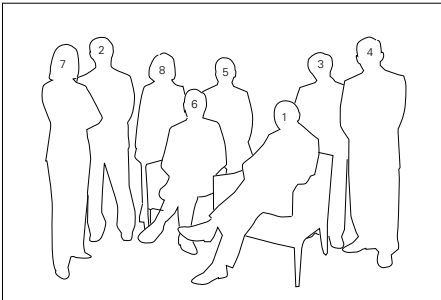
五十八歲。石先生現為崇德基金投資有限公司董事總經理。在此之前，他是UBS AG 董事總經理兼中國區域主管。石先生持有密歇根大學工商管理碩士學位（一九八二年）及法律碩士學位（一九八零年），以及國立臺灣大學法律學士學位（一九七六年）。他於二零零四年二月出任本行董事。



## Senior Management 高級管理層



1. Raymond Lee 李永鴻
2. Sunny Chang 張善利
3. Dennis Ha 夏耀輝
4. Percy Lau 劉健旋
5. Lee Wai Sum 李偉深
6. Henry Wang 王浩人
7. Vivien Wong
8. Vivian Young 楊黎孝修



### Raymond Wing Hung LEE

Chief Executive Officer and Managing Director

*(Biographical details are set out on page 7)*

#### 李永鴻

行政總裁兼董事總經理

*(資料詳情見第7頁)*

### Sunny CHANG Shan Li

Senior Vice President and Head of Operations

Mr. Chang takes charge of the Operations Division and is responsible for the Bank's overall Operations planning and execution. Before joining the Bank in February 2010, he held key positions in various leading companies and banks in Taiwan. Mr. Chang obtained his Bachelor of Science in Civil Engineering from National Taiwan University and Master of Science in Computer Science from New York University, U.S.A.

#### 張善利

高級副總裁兼營運部主管

張先生掌管營運部，專責本行的營運策劃及政策執行。他在二零一零年二月加盟本行前，曾於多家台灣的大型企業及銀行出任重要職位。張先生畢業於國立臺灣大學，持有土木工程學士學位，並取得美國紐約大學電腦碩士學位。

## Senior Management 高級管理層

### Dennis HA Yiu Fai

Senior Vice President and  
Head of Legal and Compliance

Mr. Ha has over 20 years' experience practising in England, Australia and Hong Kong, both in private practice and as in-house counsel in international financial institutions like Westpac, HSBC and JPMorgan. Before joining the Bank in 2007, Mr. Ha was the company secretary of China Construction Bank. Mr. Ha graduated from the University of London with a Bachelor of Laws degree in 1982 (Queen Mary College) and a Master of Laws degree in 1983 (University College). He is a fellow member of the Institute of Chartered Secretaries and Administrators, U.K. and the Hong Kong Institute of Chartered Secretaries.

### 夏耀輝

高級副總裁兼法律及合規部主管

夏先生曾在英格蘭、澳大利亞及香港執業逾二十年，擔任私人執業律師以及Westpac、滙豐銀行、JP摩根等國際金融機構內部法律顧問。在二零零七年加盟本行前，他是中國建設銀行的公司秘書。夏先生於倫敦大學法律系畢業，一九八二年獲法律學士學位 (Queen Mary College)，一九八三年獲法律碩士學位 (University College)，他亦是英國特許秘書及行政人員公會及香港特許秘書公會的資深會士。

### Percy LAU Kin Suen

Senior Vice President and  
Head of Information Technology

Mr. Lau joined the Bank in March 2013 and oversees the Bank's information technology function. Mr. Lau possesses over 30 years of information technology and related management experience. He held key positions in various banks, including The Hong Kong Chinese Bank, Citibank N.A., and Hang Lung Bank, and was the General Manager of an IT consultancy firm before joining the Bank. Mr. Lau obtained a MBA degree from The Chinese University of Hong Kong and a Bachelor of Science degree in Computer Science from the University of Windsor, Canada.

### 劉健旋

高級副總裁兼資訊科技部主管

劉先生於二零一三年三月加盟本行，掌管資訊科技部。劉先生具有逾三十年的資訊科技及相關的管理經驗，並曾於多間銀行出任重要職位，包括香港華人銀行、花旗銀行及恒隆銀行。加盟本行前，劉先生為一間電腦顧問公司之總經理。劉先生持有香港中文大學工商管理碩士學位及University of Windsor電腦學士學位。

### LEE Wai Sum

Senior Vice President and  
Acting Head of Control and Risk Management

Mr. Lee joined the Bank in June 2007 and is currently responsible for the Bank's risk management functions, covering credit risk, market risk and operational risk. Mr. Lee is an experienced professional in the banking industry and had held senior positions in major banks, including AMRO Bank, Canadian Imperial Bank of Commerce and Bank of Tokyo-Mitsubishi UFJ, managing different credit and marketing departments. Mr. Lee obtained his Bachelor of Social Sciences degree from The University of Hong Kong and Master of Business Administration degree from The Chinese University of Hong Kong.

### 李偉深

高級副總裁兼監控及風險管理部代理主管

李先生於二零零七年六月加盟本行，現負責本行之風險管理工作，包括授信風險、市場風險及作業風險。李先生曾於多家外資銀行工作，包括亞姆司特丹 - 鹿特丹銀行，加拿大帝國商業銀行及東京三菱UFJ，掌管不同授信及市場推廣部門。李先生持有香港大學社會科學系學士學位及香港中文大學工商管理碩士學位。

### Henry WANG Hao-Jen

Senior Vice President and  
Chief Financial Officer

Mr. Wang joined the Bank in April 2009. Mr. Wang is an experienced professional with nearly 20 years of related working experience. He has held various senior positions in marketing or finance field in the Chase Manhattan Bank, N.A., Banque Nationale de Paris, Taiwan Semiconductor Manufacturing Company, Ltd., Taiwan Mobile Co., Ltd. and Primax Electronics Co., Ltd. before joining the Bank. Mr. Wang obtained a MBA Degree from Rutgers, The State University of New Jersey, U.S.A and a BA Degree in Finance, National Taiwan University.

### 王浩人

高級副總裁兼財務長

王先生於二零零九年四月加盟本行，他在銀行界及商業界已累積了近二十年的專業經驗。王先生在加入本行前，曾於多家主要國際性銀行及台資機構擔任業務與財務相關要職，其中包括美商大通銀行、法國國家巴黎銀行、台灣積體電路製造(股)公司、台灣大哥大(股)公司及致伸科技公司。王先生擁有美國羅格斯大學企管碩士及國立臺灣大學財務金融學士學位。

### Vivien WONG

Senior Vice President and Head of Audit

Vivien joined the Bank in June 2008 to take up the role of Head of Audit. She is an audit professional and has held senior audit management positions in international and local banks. She started her external audit experience with Deloitte and Touche in Toronto and worked for Bank of Montreal in Canada before moving to Hong Kong to join the Stock Exchange of Hong Kong. Before joining the Bank, she has been the Regional Head of Audit, North East Asia (NEA) of Standard Chartered Bank; Head of Audit of Wing Hang Bank; and Regional Head of Audit, Banking & Technology Audit Group of Development Bank of Singapore (DBS). She obtained a bachelor (Honor) degree in Commerce and Economics from the University of Toronto in Canada and the professional qualification of Certified General Accountant, Canada.

### Vivien WONG

高級副總裁兼內部審核部主管

Vivien於二零零八年六月加盟本行。她曾主管多間國際及香港金融機構審核部，包括渣打銀行東北亞洲區審核部，永亨銀行審核部，新加坡發展銀行亞洲區審核部，亦曾任職於加拿大滿地可銀行，德勤會計師行(加拿大)及香港聯合交易所，擁有資深內部及外聘審核經驗。Vivien為加拿大註冊會計師及持有加拿大多倫多大學商務及經濟學雙學士學位(榮譽)。

### Vivian YOUNG Lai Hau Sau

Senior Vice President and  
Head of Human Resources

Mrs. Young has worked in the human resources field for over 20 years. She had been with Deutsche Bank where her last position was Senior Vice President, Regional Head of Human Resources - Greater China. Before joining the Bank, she worked for an international consultant firm as a human resources executive consultant. Mrs. Young obtained a Master of Business Administration degree from The University of Wales, U.K.

### 楊黎孝修

高級副總裁兼人力資源部主管

楊太擁有逾二十年人力資源管理的豐富經驗。她曾擔任德意志銀行大中華區人力資源部主管及高級副總裁。加盟本行前，楊太曾任一國際顧問公司的人力資源高級行政顧問。楊太持有英國威爾斯大學工商管理碩士學位。



## Senior Management 高級管理層



1. James Yip 葉強華
2. Frank Juang 莊遵嚴
3. Stanley Ku 谷祖明
4. Claudia Ng 吳春曉
5. Henry Ng 吳毓鏗
6. Aubrey Wang 王之璋
7. Carmen Yip 葉嘉敏

### James YIP

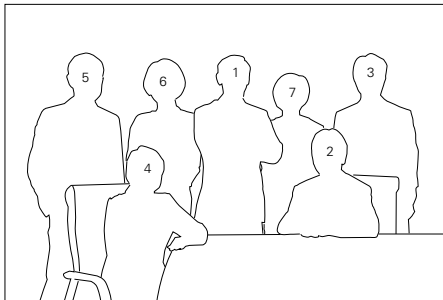
Executive Vice President and Head of Financial Markets

*(Biographical details are set out on page 8)*

### 葉強華

執行副總裁兼金融市場部主管

*(資料詳情見第8頁)*



### Frank JUANG Tzuen Yan

Senior Vice President and Head of Securities Services

Mr. Juang oversees the Bank's securities services. Mr. Juang has been in the financial industry for over 20 years specializing in securities, futures and options trading. Before joining the Bank in January 2010, he worked at Fubon Securities in Taiwan where he had served successively as Business Officer, Manager, Area Manager, Deputy General Manager, Fubon Futures General Manager and Head of Wealth Management. Mr. Juang obtained a Bachelor of Laws degree from the National Chengchi University in Taiwan and a Master of Finance degree from the National Taiwan University.

## Senior Management 高級管理層

### 莊遵嚴

#### 高級副總裁兼證券投資部主管

莊先生負責本行證券投資服務。莊先生於金融界擁有逾二十年的豐富經驗，對證券投資、期貨、期權交易尤為熟悉。他於二零一零年一月加盟本行前，曾於台灣富邦證券工作，歷任營業員、經理人、區部長、副總經理、富邦期貨總經理及富邦證券財富管理部部長。莊先生畢業於台灣國立政治大學政治系，持有法學士學位，並取得國立臺灣大學金融碩士學位。

### Stanley KU Cho Ming

#### Senior Vice President and Head of Consumer Finance

Mr. Ku joined the Bank in October 2011 and is primarily responsible for the Bank's Consumer Banking business. Mr. Ku is an experienced professional in the consumer banking business. Before joining the Bank, he was the Managing Director & Head of Retail Banking with KEB (China) Co., Ltd., a subsidiary of Korea Exchange Bank, Korea. Prior to that, he was the Head of Consumer Banking of DBS Bank (China) in Shanghai. He has held various senior positions in American Express Bank and Standard Chartered Bank in Hong Kong. He began his banking career as Citibank's Management Associate. Mr. Ku obtained a Bachelor of Arts and a Bachelor of Business Administration degree from University of Texas at Austin, U.S.A.

### 谷祖明

#### 高級副總裁兼消費金融部主管

谷先生於二零一一年十月加盟本行，掌管本行的消費金融業務，包括樓宇按揭、信用卡及私人貸款。谷先生曾於多家外資銀行服務並出任主要職位，其中包括星展銀行、美國運通銀行、渣打銀行及花旗銀行，具豐富的管理經驗。他在加盟本行前，任職韓國外換銀行（中國）有限公司董事總經理兼零售銀行業務主管。谷先生持有美國德克薩斯大學奧斯汀本校工商管理學士學位及文學士學位。

### Claudia NG Chun Hiu

#### Senior Vice President and Head of Commercial Banking

Ms. Ng is an experienced professional in corporate and commercial banking. Before joining the Bank, Ms. Ng worked for DBS Bank as District Head and Senior Vice President in Enterprise Banking, Institutional Banking Group. She also held key positions in various banks including Bank of America (Asia), Natexis Banque – Hong Kong Branch, Standard Chartered Bank and DBS Bank. Ms. Ng obtained Bachelor of Arts from University of Guelph, Ontario, Canada and a Postgraduate Diploma in Management from The Hong Kong University of Science and Technology.

### 吳春曉

#### 高級副總裁兼商業金融部主管

吳女士於企業及商業銀行方面擁有豐富的經驗，加盟本行前，吳女士於星展銀行企業及機構銀行部擔任高級副總裁及區域主管，並曾於多家主要銀行擔任要職，其中包括美國銀行（亞洲）、法國 Natexis Banque - 香港分行、渣打銀行及星展銀行。吳女士持有加拿大安大略省 University of Guelph 文學士學位，並取得香港科技大學管理學深造文憑。

### Henry NG Yuk Hang

#### Senior Vice President and Head of Corporate Product Management

Mr. Ng possesses extensive experience in commercial and corporate banking as well as credit administration and risk assets management. Before joining the Bank, he was Senior Vice President, Private Banking Credit Head of DBS Bank. He also held key positions in various banks including Bank of New York – Hong Kong Branch, Wing Hang Bank, Citic Ka Wah Bank, East West Bank – Hong Kong Branch, and DBS Bank. Mr. Ng obtained a Master Degree of Business Administration from The City University, London and is an Associate of The Hong Kong Institute of Bankers.

### 吳毓鏗

#### 高級副總裁兼企金商品發展部主管

吳先生於商業及企業銀行、信貸管理和資產風險管理具豐富經驗。加盟本行前，吳先生於星展銀行擔任高級副總裁兼私人銀行業務信貸主管，他亦曾於多間銀行擔任要職，其中包括紐約銀行 - 香港分行、永亨銀行、中信嘉華銀行、華美銀行 - 香港分行及星展銀行。吳先生持有倫敦城市大學工商管理碩士學位及現為香港銀行學會會員。

### Aubrey WANG Chih-Wei

#### Senior Vice President and Head of Corporate Banking

Ms. Wang had been with HSBC in Taiwan and Hong Kong for over 10 years where she held senior positions in the areas of multinational portfolios, Commercial Banking and Corporate Relationship Management. Before joining the Bank in 2005, 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.

### 王之璋

#### 高級副總裁兼企業金融部主管

王女士於二零零五年加盟本行前曾於台灣及香港兩地的滙豐銀行工作，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管理經驗。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。

### Carmen YIP Ka Man

#### Senior Vice President and Head of Retail Banking

Ms. Yip held management positions in local and foreign banks, gaining expertise in retail banking, before joining the Bank as the Manager of its flagship Central Branch in January 2000 and subsequently promoted to Regional Manager and then to her current position overseeing wealth management products, and sales and distribution, encompassing Ambassador Banking and general banking business. Ms. Yip obtained a Bachelor of Social Science degree from The University of Hong Kong.

### 葉嘉敏

#### 高級副總裁兼零售銀行部主管

葉女士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，擔任中環總行經理一職，其後獲擢升為分區主管，現掌管財富管理產品及銷售工作，範圍涵蓋 Ambassador Banking 理財服務及一般銀行業務。葉女士持有香港大學社會科學學士學位。