

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

Ming-Hsing (Richard) TSAI



Aged 56. 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.

VICE CHAIRMAN

Ming-Chung (Daniel) TSAI



Aged 57. Mr. Tsai joined Fubon Group in 1981. He is currently the Chairman of Fubon Financial Holding Co., Ltd., Taipei Fubon Commercial Bank Co., Ltd. and First Sino Bank. 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.

EXECUTIVE DIRECTOR

Raymond Wing Hung LEE



Aged 65. 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 Association of Chartered Certified Accountants and a member of the Hong Kong Institute of Certified Public Accountants.

主席

蔡明興

五十六歲。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。

副主席

蔡明忠

五十七歲。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、台北富邦商業銀行股份有限公司及華一銀行之董事長。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。

執行董事

李永鴻

六十五歲。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。李先生為英國特許公認會計師公會資深會員及香港會計師公會會員。

Board of Directors 董事

NON-EXECUTIVE DIRECTOR

Victor KUNG



Aged 57. Mr. Kung joined Fubon Group in 2000, currently serves as Chairman of Fubon Insurance 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 Fubon Financial Holding Co., Ltd., and Taipei Fubon Commercial Bank 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.

NON-EXECUTIVE DIRECTOR

Vivien HSU Woan-Meei



Aged 58. Ms. Hsu is the President of Fubon Financial Holding Co., Ltd. Ms. Hsu has extensive experience in financial and telecommunication services. She first joined Fubon Group in 2004 as Co-President of Taiwan Mobile Co., Ltd. Prior to this, she was the Chief Financial Officer of Cathay Financial Holding Co., Ltd. Ms. Hsu holds a Master of Business Administration Degree from University of New South Wales, Australia. She became a Director of the Bank in January 2014.

NON-EXECUTIVE DIRECTOR

Jerry HARN Wey-Ting



Aged 52. Mr. Harn joined Fubon Group in 2005, currently serves as President and Director of Taipei Fubon Commercial Bank Co., Ltd. He has over 25 years of experience in financial business. Prior to this, he was the Executive Vice President of Chinatrust Commercial Bank and Vice President of Citibank Taiwan. Mr. Harn is also the Chairman of Fubon AMC, Ltd and Director of Fubon Financial Holding Co., Ltd. and Fubon Securities Co., Ltd. Mr. Harn holds a Master of Business Administration Degree from The Ohio State University. He became a Director of the Bank in January 2014.

非執行董事

龔天行

五十七歲。龔先生於二零零零年加入富邦集團，現為富邦產物保險股份有限公司的董事長。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。龔先生亦是富邦金融控股股份有限公司及台北富邦商業銀行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。

非執行董事

許婉美

五十八歲。許女士現為富邦金融控股股份有限公司總經理。許女士於金融及通訊業有資深經驗。她於二零零四年加入富邦集團為台灣大哥大股份有限公司行政總經理。在此之前，她曾為國泰金融控股股份有限公司財務長。許女士持有澳洲新南威爾斯大學企業管理研究所企業管理碩士學位。她於二零一四年一月出任本行董事。

非執行董事

韓蔚廷

五十二歲。韓先生於二零零五年加入富邦集團，現為臺北富邦銀行總經理兼董事。他於金融業有超過二十五年經驗。在此之前，他是中國信託商業銀行資深副總經理及花旗銀行臺北分行副總裁。韓先生亦為富邦資產管理股份有限公司董事長，富邦金融控股股份有限公司及富邦綜合證券股份有限公司董事。韓先生持有俄亥俄州立大學工商管理碩士學位。他於二零一四年一月出任本行董事。

Board of Directors 董事

INDEPENDENT NON-EXECUTIVE DIRECTOR

Robert James KENRICK



Aged 66. 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.

INDEPENDENT NON-EXECUTIVE DIRECTOR

Moses K. TSANG



Aged 65. Mr. Tsang is the Executive Chairman of AP Capital Holdings Inc. He has over 36 years of investment banking and Asian capital markets experience. Prior to his current position, he served as the Chairman and Managing Partner of Ajia Partners and 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. Mr. Tsang is Co-Chair of The Nature Conservancy's Asia-Pacific Council and a member of its Board of Directors, a Trustee of the Hong Kong Centre for Economic Research of The University of Hong Kong and a member of the Brown University Advisory Council in Asia. Mr. Tsang is also an Independent Non-Executive Director of SOCAM Development Limited and China Xintiandi Limited. Mr. Tsang holds a Bachelor of Arts Degree from Bemidji State University in 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.

INDEPENDENT NON-EXECUTIVE DIRECTOR

Hung SHIH



Aged 59. 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.

獨立非執行董事

甘禮傑

六十六歲。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。

獨立非執行董事

曾國泰

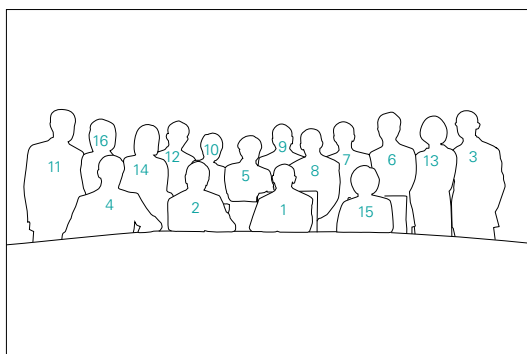
六十五歲。曾先生為 AP Capital Holdings Inc. 執行主席，曾先生擁有逾三十六年投資銀行及亞洲資本市場經驗。在此之前，他為 Ajia Partners 執行主席兼管理合夥人及為全球性投資銀行高盛集團之一般合夥人並為其於紐約成立國際固定收益部及於東京創辦固定收益部，並主管倫敦銀團貸款部。曾先生曾於一九八九年至一九九四年間擔任高盛（亞洲）有限責任公司的主席。曾先生亦擔任大自然保護協會亞太理事會聯席主席及董事會成員、香港大學香港經濟研究中心之信託人、布朗大學顧問委員會亞洲區之成員、曾先生亦為瑞安建業有限公司及中國新天地有限公司之獨立非執行董事。曾先生持有美國明尼蘇達大學伯明基州分校文學士學位、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。

獨立非執行董事

石宏

五十九歲。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 | 9. Lee Wai Sum 李偉深 |
| 2. Henry Wang 王浩人 | 10. Claudia Ng 吳春曉 |
| 3. Patrick Chan 陳天正 | 11. Henry Ng 吳毓鏗 |
| 4. Sunny Chang 張善利 | 12. Tony Ng 吳彥鏗 |
| 5. Dennis Ha 夏耀輝 | 13. Aubrey Wang 王之璋 |
| 6. Stanley Ku 谷祖明 | 14. Vivien Wong |
| 7. Frankie Kwong 鄭國榮 | 15. Carmen Yip 葉嘉敏 |
| 8. Percy Lau 劉健旋 | 16. Vivian Young 楊黎孝修 |

Senior Management 高級管理層

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)

Henry WANG Hao-Jen

Executive Vice President and Chief Financial Officer

Mr. Wang joined the Bank in April 2009 and currently oversees the Bank's financial control, legal and compliance functions. Mr. Wang is an experienced professional with over 20 years of related working experience. Before joining the Bank, Mr. Wang 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. 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

執行副總裁兼財務長

王先生於二零零九年四月加盟本行，現監管本行之財務管理，法務及合規相關工作。他在銀行界及商業界已累積了超過二十年的專業經驗。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。

Patrick CHAN Tin Ching

Senior Vice President and Head of Financial Control

Mr. Chan joined the Bank in May 1996 and is responsible for the Bank's accounting and capital management functions. He graduated from the University of Manchester and obtained his Master of Business Administration degree from Imperial College London. Mr. Chan is a fellow member of the Association of Chartered Certified Accountants and member of the Hong Kong Institute of Certified Public Accountants.

陳天正

高級副總裁兼財務管理部主管

陳先生於一九九六年五月加盟本行，現負責銀行之財務及資本管理。他畢業於曼徹斯特大學，並於帝國學院獲得工商管理碩士學位。陳先生為英國特許公認會計師公會資深會員及香港會計師公會會員。

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。

Dennis HA Yiu Fai

Senior Vice President and Head of Legal and Compliance

Mr. Ha has 30 years' experience practising in England, Australia and Hong Kong, both in private practice and as in-house counsel in international financial institutions. Mr. Ha graduated from the University of London with a Bachelor of Laws degree (Queen Mary) and a Master of Laws degree (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三十年，擔任私人執業律師以及國際金融機構的內部法律顧問。夏先生於倫敦大學法律系畢業，獲法律學士學位(瑪麗王后學院)及法律碩士學位(大學學院)，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。

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) stationed 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。谷先生具豐富的管理經驗，曾於多家外資銀行服務並出任主要職位，其中包括美國運通銀行、渣打銀行及花旗銀行，並曾駐上海出任星展銀行(中國)零售銀行業務主管。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系學士學位及文學士學位。

Senior Management 高級管理層

Frankie KWONG Kwok Wing

Senior Vice President and Head of Financial Markets

Mr. Kwong is a veteran banker in financial markets and held key positions in various banks such as Standard Chartered Bank, Citic Ka Wah Bank and China Construction Bank Hong Kong Branch. Prior to joining the Bank in June 2013, he was the Treasurer of Wing Lung Bank Limited. Mr. Kwong obtained a Bachelor of Business Administration from The Chinese University of Hong Kong and a Master of Business Administration from Heriot Watt University, U.K.

鄭國榮

高級副總裁兼金融市場部主管

鄭先生具多年金融市場及資金營運方面的經驗，並先後於多家大型銀行如渣打銀行、中信嘉華銀行及中國建設銀行香港分行擔任要職。鄭先生於二零一三年六月加盟本行前為永隆銀行司庫。鄭先生畢業於香港中文大學工商管理系，並持有英國 Heriot Watt University 工商管理碩士學位。

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 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。李先生過往於外資銀行工作多年，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。

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 Standard Chartered Bank, Natexis Banque - Hong Kong Branch and Bank of America (Asia). 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，其中包括渣打銀行、法國 Natexis Banque - 香港分行及美國銀行（亞洲）。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士。

Senior Management 高級管理層

Tony NG Yin Tsang

Senior Vice President and Head of Securities Services

Mr. Ng joined the Bank in June 2013. He possesses over 20 years' experience in securities business and held key positions in various securities firms. Before joining the Bank, Mr. Ng was the Head of Securities & Wealth Product Management of Public Bank (Hong Kong) Limited. Mr. Ng obtained a Master of Business Administration from Asia International Open University (Macau).

吳彥錚

高級副總裁兼證券投資部主管

吳先生於二零一三年六月加入本行。吳先生具二十多年的證券業務經驗，曾先後出任多家具規模之證券公司負責人。加盟本行前，吳先生為大眾銀行(香港)有限公司證券及財富管理部主管，主理證券及財富產品業務。吳先生持有 Asia International Open University (Macau) 工商管理碩士學位。

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 Thunderbird School of Global 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雷鳥管理學院工商管理碩士學位。

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 with the 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)。

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 Sciences 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。

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。