

# Biographical Details of Directors and Senior Management

## Board of Directors



**Irene LEE Yun Lien** INDEPENDENT NON-EXECUTIVE CHAIRMAN AGED 68

**Joined the Board since May 2014**

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited
  - Chairman of Nomination Committee;
  - Member of Audit Committee;
  - Member of Risk Committee;
  - Member of Remuneration Committee

**Other major appointments**

- Hong Kong Monetary Authority
  - Member of The Exchange Fund Advisory Committee
- ^ Hysan Development Company Limited
  - Executive Chairman; Chairman of Nomination Committee
- ^ HSBC Holdings plc
  - Independent Non-executive Director;
  - Member of Chairman's Committee;
  - Member of Nomination & Corporate Governance Committee
- The Hongkong and Shanghai Banking Corporation Limited
  - Independent Non-executive Director;
  - Chairman of Remuneration Committee;
  - Member of Audit Committee; Member of Risk Committee
- 30% Club HK – Chairman

**Past major appointments**

- ^ HSBC Holdings plc
  - Member of Group Remuneration Committee (2018 – 2021)
- ^ Cathay Pacific Airways Limited
  - Independent Non-executive Director (2010 – 2019)
  - Chairman of Audit Committee (2015 – 2019)
  - Chairman of Remuneration Committee (2012 – 2019)
- ^ CLP Holdings Limited
  - Independent Non-executive Director; Member of Audit Committee; Member of Finance and General Committee (2012 – 2018)
  - Member of Sustainability Committee (2014 – 2018)

- ^ Noble Group Limited
  - Independent Non-executive Director; Member of Audit Committee; Member of Investment and Capital Markets Committee (2012 – 2017)
  - Member of Nominating Committee (2013 – 2017)
  - Member of Risk Committee (2014 – 2017)
- JP Morgan Australia
  - Member of Advisory Council (2005 – 2013)
- ^ QBE Insurance Group Limited
  - Non-executive Director (2002 – 2013)
- ^ Keybridge Capital Limited
  - Non-executive Chairman (2009 – 2012)
  - Executive Chairman (2006 – 2009)
- The Myer Family Company Pty Limited
  - Non-executive Director (2009 – 2011)
- ING Bank (Australia) Limited
  - Non-executive Director (2005 – 2011)
- Australian Government Takeovers Panel
  - Member (2001 – 2010)
- Sealcorp Holdings Limited
  - Chief Executive Officer (1998 – 1999)
- ^ Commonwealth Bank of Australia
  - Head of Corporate Finance (1993 – 1998)
- Citicorp Investment Bank Limited in New York, London and Sydney
  - Executive Director (1977 – 1987)

**Qualifications**

Bachelor of Arts Degree – Smith College, USA  
 Barrister-at-Law in England and Wales  
 Member – The Honourable Society of Gray's Inn, UK

**Diana Ferreira CESAR** EXECUTIVE DIRECTOR AND CHIEF EXECUTIVE <sup>(Note 1)</sup> AGED 53

**Joined the Board since September 2021**

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited
  - Chairman of Executive Committee <sup>(Note 1)</sup>;
  - Member of Nomination Committee <sup>(Note 1)</sup>
- Hang Seng Bank (China) Limited
  - Chairman and Non-executive Director <sup>(Note 1)</sup>;
  - Member of Nomination Committee <sup>(Note 1)</sup>
- Hang Seng Indexes Company Limited
  - Chairman of Hang Seng Index Advisory Committee <sup>(Note 1)</sup>
- Hang Seng Insurance Company Limited
  - Chairman and Non-executive Director <sup>(Note 1)</sup>

**Other major appointments**

- Financial Services Development Council
  - Member of Board of Directors
- Hang Seng School of Commerce
  - Chairman of the Board of Directors <sup>(Note 1)</sup>
- Ho Leung Ho Lee Foundation
  - Member of Board of Trustees <sup>(Note 1)</sup>
- Hong Kong Monetary Authority
  - Member of Financial Infrastructure and Market Development Subcommittee
- ^ HSBC Holdings plc – General Manager
- The Community Chest of Hong Kong – Board Member
- The Hang Seng University of Hong Kong
  - Chairman of the Board of Governors <sup>(Note 1)</sup>
- The Hong Kong Institute of Bankers – Vice President <sup>(Note 1)</sup>
- Treasury Markets Association – Council Member
- University Grants Committee – Member

**Past major appointments**

- The Hongkong and Shanghai Banking Corporation Limited
  - Chief Executive Officer, Hong Kong; Member of Executive Committee; Manager under s.72B of Banking Ordinance (2015 – 2021) <sup>(Note 1)</sup>
  - Head of Retail Banking and Wealth Management, Hong Kong (2011 – 2015)
  - Head of Marketing and Customer Propositions, Retail Banking and Wealth Management, Asia-Pacific (2009 – 2011)
- The Hong Kong Association of Banks
  - Chairman representing The Hongkong and Shanghai Banking Corporation Limited (2018, 2021) <sup>(Note 1)</sup>
- Hong Kong Trade Development Council
  - Council Member (2018, 2021) <sup>(Note 1)</sup>
- EPS Company (Hong Kong) Limited
  - Chairman of the Board (2011 – 2016)
- HSBC Broking Services (Asia) Limited – Director (2011 – 2016)
- HSBC Insurance (Asia) Limited – Director (2011 – 2016)
- HSBC Life (International) Limited – Director (2011 – 2016)
- Hubei Suizhou Cengdu HSBC Rural Bank Company Limited
  - Director (2014 – 2015)

**Qualifications**

- Bachelor of Arts in Commerce and Social Sciences
  - University of Toronto
- Honorary Certified Banker
  - The Hong Kong Institute of Bankers <sup>(Note 1)</sup>



^ The securities of these companies are listed on a securities market in Hong Kong or overseas.



**John CHAN Cho Chak** GBS, JP INDEPENDENT NON-EXECUTIVE DIRECTOR AGED 78

**Joined the Board since August 1995**

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited
  - Chairman of Remuneration Committee;
  - Member of Nomination Committee

**Other major appointments**

- Justice of the Peace
- ^ Guangdong Investment Limited
  - Independent Non-executive Director
- Long Win Bus Company Limited – Non-executive Director
- The Community Chest of Hong Kong
  - Vice Patron; Board Member;
  - Member of Executive Committee
- The Hong Kong University of Science and Technology
  - Chairman of the Court
- The Kowloon Motor Bus Company (1933) Limited
  - Non-executive Director
- ^ Transport International Holdings Limited
  - Deputy Chairman and Independent Non-executive Director

**Past major appointments**

- The Community Chest of Hong Kong
  - Second Vice President and Campaign Committee Chairman (1999 – 2001, 2020 – 2021)
  - Third Vice President and Public Relations Committee Chairman (2014 – 2015)
  - First Vice President and Executive Committee Chairman (2001 – 2003)
- ^ RoadShow Holdings Limited
  - Chairman and Non-executive Director (2001 – 2017)

- ^ Swire Properties Limited
  - Independent Non-executive Director (2010 – 2017)
- Hong Kong Monetary Authority
  - Member of The Exchange Fund Advisory Committee (2008 – 2014)
- Sir Edward Youde Memorial Fund
  - Chairman of the Council (2007 – 2013)
- The Hong Kong Jockey Club – Chairman (2006 – 2010)
- HKSAR Commission on Strategic Development
  - Non-Official Member (2005 – 2009)
- ^ Hong Kong Exchanges and Clearing Limited
  - Independent Non-executive Director (2000 – 2003)
- Hong Kong Civil Service
  - Private Secretary to the Governor; Deputy Secretary (General Duties); Director of Information Services; Deputy Chief Secretary; Secretary for Trade and Industry; Secretary for Education and Manpower (1964 – 1978; 1980 – 1993)

**Qualifications**

- Degree of Doctor of Social Sciences (honoris causa)
  - Lingnan University; The University of Hong Kong; The Hong Kong University of Science and Technology
- Degree of Doctor of Business Administration (honoris causa)
  - International Management Centres
- Diploma in Management Studies – The University of Hong Kong
- Honours Degree in English Literature
  - The University of Hong Kong

**Major awards**

- Gold Bauhinia Star (1999)



**CHIANG Lai Yuen** JP INDEPENDENT NON-EXECUTIVE DIRECTOR AGED 56

**Joined the Board since September 2010**

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited
  - Member of Audit Committee;
  - Member of Remuneration Committee

**Other major appointments**

- Justice of the Peace
- ^ Chen Hsong Holdings Limited
  - Chairman; Executive Director; Chief Executive Officer
- Chen Hsong Investments Limited – Director
- China Plastics Machinery Industry Association – Vice-President
- China Shenzhen Machinery Association – Vice-President
- Federation of Shenzhen Industries – Vice-Chairman
- Food and Health Bureau
  - Member of Advisory Council on Food and Environmental Hygiene
- The Toys Manufacturers' Association of Hong Kong
  - Vice-President
- The Twelfth Guangdong Provincial Committee of the Chinese People's Political Consultative Conference – Member

**Past major appointments**

- The Shenzhen Committee of the Chinese People's Political Consultative Conference
  - Member of Standing Committee (2000 – 2021) <sup>(Note 1)</sup>
- Aviation Development and Three-runway System Advisory Committee
  - Member (2015 – 2021)
- The Hong Kong University of Science and Technology
  - Member of the Court (2012 – 2018)
  - Member of the Council (2006 – 2012)
- Hospital Authority – Board Member (2011 – 2017)
- Directorate Salaries and Conditions of Service of HKSAR Government
  - Member of Standing Committee (2008 – 2014)
- The Open University of Hong Kong
  - Member of the Council (2006 – 2012)
- Disciplined Services Salaries and Conditions of Service of HKSAR Government
  - Member of Standing Committee (2005 – 2010)

**Qualifications**

- Bachelor Degree of Arts – Wellesley College, USA

**Major awards**

- 'Young Industrialist Awards of Hong Kong' by the Federation of Hong Kong Industries (2004)

**Kathleen GAN Chieh Huey** NON-EXECUTIVE DIRECTOR AGED 47

Joined the Board since May 2019

**Other major appointments**

AXA Insurance Pte. Ltd. – Non-executive Director <sup>(Note 1)</sup>

HSBC Bank (China) Company Limited – Supervisor

HSBC Global Services Limited – Director

<sup>^</sup> HSBC Holdings plc – General Manager; Head of Finance

**Past major appointments**

HSBC Asia Holdings Limited – Director (2018 – 2020)

The Hongkong and Shanghai Banking Corporation Limited

– Alternate Chief Executive (2016 – 2020)

Chief Financial Officer, Asia Pacific (2015 – 2019)

Global Chief Financial Officer, Global Commercial Banking (2010 – 2015)

Global Chief Risk Officer, Global Commercial Banking (2011 – 2014)

HSBC Asia Pacific Holdings (UK) Limited

– Director (2015 – 2019)

HSBC Insurance (Asia) Limited – Director (2015 – 2019)

HSBC Insurance (Asia-Pacific) Holdings Limited

– Director (2016 – 2019)

HSBC Life (International) Limited – Director (2015 – 2019)

HSBC Securities Investments (Asia) Limited

– Director (2015 – 2019)

HSBC North America Holdings Inc

– Executive Vice President, Chief Operating Officer – North America Finance (2008 – 2010)

**Qualifications**

Bachelor's Degree (Honors) in Business

– Nanyang Technological University, Singapore

Henry Crown Fellow – The Aspen Institute, USA



**Clement KWOK King Man** INDEPENDENT NON-EXECUTIVE DIRECTOR AGED 62

Joined the Board since May 2021

**Other positions held within Hang Seng Group**

<sup>^</sup> Hang Seng Bank Limited – Chairman of Audit Committee

**Other major appointments**

Faculty of Business and Economics of The University of Hong Kong

– Member of International Advisory Council

<sup>^</sup> The Hongkong and Shanghai Hotels, Limited

– Managing Director and Chief Executive Officer

World Travel & Tourism Council – Council Member

**Past major appointments**

Financial Reporting Council – Honorary Adviser (2017 – 2021)

<sup>^</sup> Orient Overseas (International) Limited

– Independent Non-executive Director (2015 – 2018)

<sup>^</sup> Swire Pacific Limited

– Independent Non-executive Director (2002 – 2015)

Harbourfront Commission

– Non-official member (Individuals) (2010 – 2013)

Securities and Futures Appeals Tribunal

– Member (2003 – 2009)

Securities and Futures Commission

– Member of Takeovers and Mergers Panel (2003 – 2009)

International Accounting Standards Board

– Member of Interpretations Committee (2002 – 2007)

<sup>^</sup> MTR Corporation Limited – Finance Director (1996 – 2002)

Hang Seng Indexes Company Limited

– Member of Hang Seng Index Advisory Committee (1997 – 2000)

The Stock Exchange of Hong Kong Limited

– Member of Listing Committee (1994 – 1996)

Schroders Asia

– Director and Head of Corporate Finance (1986 – 1996)

Barclays de Zoete Wedd Limited, United Kingdom

– Manager, Corporate Finance Division (1984 – 1986)

PricewaterhouseCoopers, United Kingdom

– Chartered Accountant (1980 – 1984)

**Qualifications**

Fellow – The Hong Kong Management Association

Member – Institute of Chartered Accountants in England and Wales

Member – Hong Kong Institute of Certified Public Accountants

Bachelor of Science in Economics

– The London School of Economics

**Major awards**

Chevalier de l'Ordre National de la Légion d'Honneur (2015)



**David LIAO Yi Chien** NON-EXECUTIVE DIRECTOR <sup>(Note 1)</sup> AGED 49

Joined the Board since September 2021

**Other positions held within Hang Seng Group**

<sup>^</sup> Hang Seng Bank Limited

– Member of Nomination Committee <sup>(Note 1)</sup>

**Other major appointments**

<sup>^</sup> Bank of Communications Co., Ltd.

– Non-executive Director; Member of Personnel and Remuneration Committee

<sup>^</sup> HSBC Holdings plc

– Group Executive; Member of Group Executive Committee

The Hongkong and Shanghai Banking Corporation Limited

– Executive Director; Co-CEO, Asia Pacific; Co-Chair of Executive Committee; Member of Asset, Liability and Capital Management Committee; Member of Chairman's Committee; Member of Risk Management Meeting

**Past major appointments**

HSBC Global Asset Management Limited

– Director (2021 – 2022) <sup>(Note 1)</sup>

HSBC Jintrust Fund Management Company Limited

– Supervisor (2017 – 2022) <sup>(Note 1)</sup>

The Hongkong and Shanghai Banking Corporation Limited

– Alternate Chief Executive (2020 – 2021)

HSBC Bank (China) Company Limited

– Director; Chief Executive Officer; Member of Nomination Committee; Chairman of Executive Committee (2015 – 2020)

HSBC Bank (Taiwan) Limited – Advisor (2015 – 2018)

Hubei Suizhou Cengdu HSBC Rural Bank Company Limited

– Chairman (2015 – 2016)

**Qualifications**

Bachelor's Degree (Honours) in Arts – University of London



<sup>^</sup> The securities of these companies are listed on a securities market in Hong Kong or overseas.



**Vincent LO Hong Sui** GBM, JP NON-EXECUTIVE DIRECTOR AGED 73

**Joined the Board since February 1999**

**Other major appointments**

- Justice of the Peace
- Business and Professionals Federation of Hong Kong
  - Honorary Life President
- Chongqing Municipal Government – Economic Adviser
- Council for the Promotion and Development of Yangtze
  - President
- ^ Great Eagle Holdings Limited – Non-executive Director
- Shanghai Tongji University; Shanghai University
  - Advisory Professorship
- Shui On Group – Chairman
- ^ Shui On Land Limited – Chairman
- ^ SOCAM Development Limited – Chairman
- The Hong Kong University of Science and Technology
  - Honorary Court Chairman

**Past major appointments**

- Hong Kong Trade Development Council
  - Chairman (2015 – 2019)
- The Twelfth National Committee of the Chinese People's Political Consultative Conference
  - Member (2013 – 2018)
- Airport Authority Hong Kong
  - Chairman (2014 – 2015)
  - Board Member (2013 – 2015)
- Lantau Development Advisory Committee of HKSAR Government
  - Non-official Member (2014 – 2015)
- APEC Business Advisory Council
  - Hong Kong's Representative (2010 – 2014)
- ^ Shui On Land Limited – Chief Executive Officer (2004 – 2011)

- ^ China Telecom Corporation Limited
  - Independent Non-executive Director (2002 – 2008)
- ^ New World China Land Limited
  - Independent Non-executive Director (1999 – 2004)
- The Hong Kong University of Science and Technology
  - Chairman of the Council (1999 – 2002)
- Hong Kong General Chamber of Commerce
  - Chairman (1991 – 1992)
- Basic Law Consultative Committee
  - Executive Committee Member (1985 – 1990)

**Qualifications**

- Doctorate in Business Administration (honoris causa)
  - The Hong Kong University of Science and Technology
- Doctor of Business (honoris causa)
  - The University of New South Wales, Australia

**Major awards**

- Grand Bauhinia Medal (2017)
- Lifetime Achievement Award for Leadership in Property Sector by the 4th World Chinese Economic Forum (2012)
- 'Ernst & Young Entrepreneur Of The Year 2009' in the China Real Estate Sector (2009)
- Ernst & Young China Entrepreneur Of The Year 2009 (2009)
- Chevalier des Arts et des Lettres by the French Government (2005)
- Director of the Year in the category of Listed Company Executive Directors by The Hong Kong Institute of Directors in 2002 (2002)
- Businessman of the Year award in the Hong Kong Business Awards 2001 (2001)
- Gold Bauhinia Star (1998)



**Kenneth NG Sing Yip** NON-EXECUTIVE DIRECTOR AGED 71

**Joined the Board since March 2014**

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited – Chairman of Risk Committee <sup>(Note 1)</sup>

**Other major appointments**

- Hong Kong General Chamber of Commerce
  - Vice Chairman of Legal Committee
- HSBC Bank Australia Limited
  - Independent Non-executive Director;
  - Member of Audit Committee;
  - Member of Nomination Committee
- HSBC Bank (Vietnam) Ltd. – Chairman of Board of Supervision
- ^ Ping An Insurance (Group) Company of China, Ltd.
  - Independent Non-executive Director
- The University of Hong Kong
  - Member of Asian Institute of International Financial Law Advisory Board of the Faculty of Law

**Past major appointments**

- HSBC Bank (China) Company Limited
  - Non-executive Director (2011 – 2018)
- Competition Tribunal Users' Committee of HKSAR Government
  - Member (2014 – 2017)
- Standing Committee on Company Law Reform
  - Member (2011 – 2017)
- The Law Society of Hong Kong – Council Member (2002 – 2016)
- The Hongkong and Shanghai Banking Corporation Limited
  - General Counsel, Asia Pacific (1998 – 2016)
  - Deputy Head of Legal and Compliance Department (1993 – 1998)
  - Assistant Group Legal Adviser (1987 – 1993)
- Board of Review of Inland Revenue Ordinance of HKSAR Government – Member (2008 – 2014)
- ^ Ping An Insurance (Group) Company of China, Ltd.
  - Non-executive Director (2006 – 2013)

**Qualifications**

- Bachelor's Degree and Master's Degree in Laws (L.L.B. and L.L.M.) – University of London, UK
- Bachelor's Degree in Laws (L.L.B.) – Beijing University, PRC

**Michael WU Wei Kuo** INDEPENDENT NON-EXECUTIVE DIRECTOR AGED 51

Joined the Board since September 2010

**Other positions held within Hang Seng Group**

- ^ Hang Seng Bank Limited
  - Member of Nomination Committee;
  - Member of Risk Committee

**Other major appointments**

- Hongkong Caterers Limited – Chairman and Managing Director
- ^ Hongkong Land Holdings Limited – Non-executive Director
- ^ Jardine Matheson Holdings Limited – Non-executive Director
- Maxim's Caterers Limited – Chairman and Managing Director
- The Community Chest of Hong Kong – Board Member

**Past major appointments**

- ^ Hang Seng Bank Limited
  - Member of Audit Committee (2014 – 2018)
- The Community Chest of Hong Kong
  - Member of Executive Committee (2017 – 2018)
- The Hong Kong University of Science and Technology
  - Member of the Council (2011 – 2017)

**Qualifications**

- Bachelor of Science in Applied Mathematics and Economics
  - Brown University, USA

**Major awards**

- 'Ernst & Young Entrepreneur of The Year 2012 China'
  - Category Winner (Services) and Country Winner (Hong Kong / Macau Regions) (2012)
- Executive Award of the DHL / SCMP Hong Kong Business Awards (2008)



Notes:

- 1 New appointments or cessation of appointments since the date of the Bank's 2021 Interim Report or the date of announcement for the appointment of Director issued by the Bank subsequent to the date of the Bank's 2021 Interim report.
- 2 The interests of Directors in shares of the Bank, if any, within the meaning of Part XV of the Securities and Futures Ordinance ('SFO') as at 31 December 2021 are disclosed in the section 'Directors' and Alternate Chief Executives' Interests' of the Report of the Directors attached to the Bank's 2021 Annual Report.
- 3 Some Directors (as disclosed in the section 'Biographical Details of Directors and Senior Management – Board of Directors' of the Bank's 2021 Annual Report) are also Directors of HSBC Holdings plc ('HSBC') and/or its subsidiaries. HSBC, through its wholly owned subsidiaries, has an interest in the shares of the Bank under the provisions of Divisions 2 and 3 of Part XV of the SFO, the details of which are disclosed in the section 'Substantial Interests in Share Capital' of the Report of the Directors attached to the Bank's 2021 Annual Report.
- 4 Save as disclosed in the section 'Biographical Details of Directors and Senior Management – Board of Directors' of the Bank's 2021 Annual Report, the Directors (a) have not held any directorships in other publicly listed companies, whether in Hong Kong or overseas, during the last 3 years; (b) do not hold any other positions in the Bank and its subsidiaries; and (c) do not have any other relationships with any Directors, senior management or substantial or controlling shareholders of the Bank, except that Michael W K Wu's spouse is the niece of Vincent H S Lo, a Non-executive Director of the Bank.
- 5 All Directors (except those Directors who are full time employees of the Bank or its subsidiaries) will receive Directors' fees in the amounts approved from time to time by shareholders at the Annual General Meetings of the Bank. The current amounts of Directors' fees have been determined with reference to market rates, directors' workload and required commitment. A Director will also receive a fee for duties assigned to and services provided by him/her as Chairman or member of various Committees of the Bank. Such fees have been determined with reference to the remuneration policy of the Bank.
- 6 No Directors' fees are payable to those Directors who are full time employees of the Bank or its subsidiaries. The salary packages of such Directors have been determined with reference to the remuneration policy of the Bank. Such Directors are also entitled to discretionary bonus.
- 7 The details of the emoluments of the Directors on a named basis are disclosed in Note 14 of the Bank's Financial Statements as contained in the Bank's 2021 Annual Report.
- 8 None of the Directors has signed service contract with the Bank. The term of appointment of Non-executive Directors (including Independent Non-executive Directors) is three years.
- 9 Biographical details of Directors of the Bank are also available on the website of the Bank at [www.hangseng.com](http://www.hangseng.com).

^ The securities of these companies are listed on a securities market in Hong Kong or overseas.

# Senior Management





## From left to right

### **Liz T L Chow**

Head of Global Markets

### **Rannie W L Lee**

Head of Wealth and Personal Banking

### **Donald Y S Lam**

Head of Commercial Banking

### **Diana Cesar**

Executive Director and Chief Executive

### **Rose M Cho**

Head of Global Banking

### **Andrew W L Leung**

Chief Financial Officer



## Senior Management

**Diana Ferreira CESAR** EXECUTIVE DIRECTOR AND CHIEF EXECUTIVE

(Biographical details are set out on page 151)

**Vivien CHIU Wai Man** CHIEF OPERATING OFFICER AGED 57

**Joined the Bank since January 2022**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited  
– Chief Operating Officer; Member of Executive Committee

Hang Seng Investment Management Limited – Director

Hang Seng Investment Services Limited – Director

Hang Seng Real Estate Management Limited – Director

Hang Seng Securities Limited – Director

Hang Seng Security Management Limited – Director

### Other major appointments

Barrowgate Limited – Director

### Past major positions

The Hongkong and Shanghai Banking Corporation Limited  
– Interim Chief Operating Officer Hong Kong (2021)  
Head of Operations Hong Kong (2017 – 2021)  
Regional Head – Banking Operations & CDD, Operations (2013 – 2017)  
Senior Programme Manager, Transformation (2010 – 2013)  
Senior Development Manager, Technology (2007 – 2010)  
Various roles in Technology, Digital Business Services (1989 – 2007)

Hong Kong Interbank Clearing Limited – Alternate Director (2017 – 2021)

HKICL Services Limited – Alternate Director (2017 – 2021)

Hong Kong Trade Finance Platform Company Limited  
– Alternate Director (2018 – 2021)

### Qualifications

Bachelor of Engineering – University of Melbourne, Australia

**Rose CHO Mui** HEAD OF GLOBAL BANKING AGED 50

**Joined the Bank since June 2003**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited  
– Head of Global Banking; Member of Executive Committee

### Past major positions

Hang Seng Bank Limited  
– Head of Corporate Banking, Commercial Banking Division (2015 – 2021)  
Head of Business Banking, Commercial Banking Division (2011 – 2015)  
Deputy Head of Commercial Banking, Commercial Banking Division (2007 – 2011)  
Department Head, Commercial Banking (2004 – 2007)  
Team Head, Commercial Banking Division (2003)

Rabobank, N.A.  
– Senior Relationship Manager, Corporate Banking (1997 – 2003)

BankBoston, N.A.  
– Relationship Manager, Corporate Banking (1996 – 1997)

Citibank, N.A.  
– Relationship Manager, Corporate Banking (1993 – 1996)

### Qualifications

Master of Business Administration  
– The Hong Kong University of Science and Technology

Bachelor of Business Administration (Honors) in Business Studies  
– The Hong Kong Polytechnic University

**Liz CHOW Tan Ling** HEAD OF GLOBAL MARKETS AGED 48

**Joined the Bank since October 2006**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited  
– Head of Global Markets; Member of Executive Committee

Hang Seng Bullion Company Limited – Director

### Other major appointments

Treasury Markets Association – Member of Executive Board

### Past major positions

Hang Seng Bank Limited  
– Head of Global Markets Corporate Treasury and Business Management (2011 – 2015)  
Head of Corporate Treasury Services Greater China (2011)  
Various positions in the area of corporate treasury in Treasury Division (2006 – 2011)

DBS Bank Limited, Hong Kong – VP Treasury & Markets (2002 – 2006)

Commonwealth Bank of Australia, Hong Kong  
– Executive Capital Markets (2000 – 2002)

### Qualifications

Bachelor of Business Administration – The Chinese University of Hong Kong

Bachelor of Laws – University of London, UK

**Donald LAM Yin Shing** HEAD OF COMMERCIAL BANKING AGED 58

**Joined the Bank since March 2003**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Head of Commercial Banking; Member of Executive Committee  
 Hang Seng Insurance Company Limited – Director

**Other major appointments**

Federation of HK Chiu Chow Community Organizations Limited – Director  
 Federation of HK Guangxi Community Organisations Limited – Vice Chairman  
 Hong Kong Chiu Chow Chamber of Commerce Limited – Honorary Director  
 The Community Chest of Hong Kong  
 – Board Member; Second Vice President and Campaign Committee  
 Chairman; Member of Executive Committee  
 The Guangxi Province Committee of the Chinese People's Political  
 Consultative Conference – Member

**Past major positions**

Hang Seng Bank Limited  
 – Head of Commercial Banking Relationship Management (2005 – 2006)  
 Deputy Head of Commercial Banking Relationship Management  
 (2004 – 2005)  
 Department Head, Commercial Banking Relationship Management  
 Department A (2003 – 2004)  
 Playmates Holdings Limited  
 – Executive Director and Chief Financial Officer (2001 – 2003)  
 The Hongkong and Shanghai Banking Corporation Limited  
 – Senior Marketing and Planning Manager (1999 – 2001)  
 Held various senior positions in Corporate and Commercial Banking  
 (1987 – 1999)

**Qualifications**

Certified Banker – The Hong Kong Institute of Bankers  
 Chartered Banker – Chartered Banker Institute, UK  
 Bachelor of Social Science (1st Class Honor) – The University of Hong Kong  
 Master of Business Administration – The Chinese University of Hong Kong  
 Master of Science in e-Commerce – The Chinese University of Hong Kong

**Gilbert LEE Man Lung** HEAD OF STRATEGY & PLANNING AND CHIEF OF STAFF TO CE AGED 44

**Joined the Bank since August 2014**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Head of Strategy & Planning and Chief of Staff to CE;  
 Member of Executive Committee

**Other major appointments**

Yantai Bank Co., Ltd.  
 – Director; Member of Audit Committee; Member of Connected Party  
 Transaction Committee

**Past major positions**

Hang Seng Bank Limited – Head of Strategy & Planning (2014 – 2018)  
 Wells Fargo Bank, N.A.  
 – Senior Vice President, Cross-Border Governance & Strategic Initiatives  
 Leader – Asia (2013 – 2014)  
 Booz & Company  
 – Senior Associate, Co-Lead of Financial Services Practice, Greater China  
 (2007 – 2013)

Bank of America, N.A.  
 – Assistant Vice President, Special Assets Group, Asia (2006)  
 Citibank, N.A.  
 – Various positions in the areas of Corporate Banking and  
 Risk Management (2000 – 2005)

**Qualifications**

Chartered Financial Analyst  
 Associate – Life Management Institute  
 Member – The Hong Kong Institute of Directors  
 Master of Business Administration – INSEAD, France  
 Master of Science in Business Economics – The Chinese University of Hong Kong  
 Bachelor of Finance – The University of Hong Kong  
 Fellow of Asia Pacific Leadership Programme  
 – East-West Centre, The University of Hawaii, USA

**Rannie LEE Wah Lun** HEAD OF WEALTH AND PERSONAL BANKING AGED 54

**Joined the Bank since January 2022**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Head of Wealth and Personal Banking; Member of Executive Committee  
 Hang Seng Credit Limited – Director  
 Hang Seng Finance Limited – Director  
 Hang Seng Indexes Company Limited  
 – Member of Hang Seng Index Advisory Committee  
 Hang Seng Investment Management Limited – Director  
 Hang Seng Securities Limited – Chairman  
 Hang Seng Security Management Limited – Director  
 Haseba Investment Company Limited – Director

**Past major positions**

The Hongkong and Shanghai Banking Corporation Limited  
 – Head of Special Project, Retail Banking and Wealth Management (2021)  
 Co-CEO and Head of Retail Banking and Wealth Management / Wealth  
 and Personal Banking, Pearl River Delta (Assignment based in  
 Shenzhen, China) (2018 – 2021)  
 Various positions in Personal Financial Services Division, including  
 Country Head of Customer Value Management (1997 – 2018)

**Qualifications**

Master of Management – Macquarie University  
 Bachelor of Law – Manchester Metropolitan University  
 Bachelor of Social Science – University of Hong Kong

## Senior Management

**Andrew LEUNG Wing Lok** CHIEF FINANCIAL OFFICER AGED 59

**Joined the Bank in July 1997 (left in 2006) and rejoined in July 2009**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited  
– Chief Financial Officer; Member of Executive Committee

Hang Seng Bank (China) Limited  
– Director; Chairman of Risk Committee; Member of Audit Committee;  
Member of Remuneration Committee

Hang Seng Insurance Company Limited – Director

Hang Seng Investment Management Limited – Chairman

Hang Seng Investment Services Limited – Director

Hang Seng Securities Limited – Director

### Other major appointments

Hang Seng School of Commerce – Director

HSBC Asia Holdings Limited – Director

The Hang Seng University of Hong Kong  
– Governor; Chairman of Audit Committee

### Past major positions

Bank of China (Hong Kong) Limited  
– Deputy General Manager, Financial Management (2007 – 2009)

Hang Lung Properties Limited  
– Senior Manager, Corporate Finance (2006 – 2007)

Hang Seng Bank Limited

- Senior Manager and Deputy Head of China Business (2005 – 2006)
- Senior Manager and Deputy Head of Greater China Business (2003 – 2005)
- Senior Manager of Corporate Banking (2001 – 2003)
- Senior Manager and Deputy Head of Financial Control (1997 – 2001)

### Qualifications

Associate – The Hong Kong Chartered Governance Institute (formerly known as The Hong Kong Institute of Chartered Secretaries)

Associate – The Chartered Governance Institute, UK (formerly known as The Institute of Chartered Secretaries and Administrators)

Bachelor of PRC Law – Peking University, PRC

Bachelor of Social Sciences (Major in Management)  
– The University of Hong Kong

Chartered Professional Accountant, Canada (CPA (Canada), CMA)

Fellow – The Association of Chartered Certified Accountants, UK

Fellow – The Hong Kong Institute of Certified Public Accountants

Master of Science, Data processing – University of Ulster, UK

Master of Science in Electronic Commerce and Internet Computing  
– The University of Hong Kong

**Godwin LI Chi Chung** COMPANY SECRETARY AND GENERAL COUNSEL AGED 57

**Joined the Bank since May 1995**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited  
– Company Secretary and General Counsel; Member of Executive Committee

Hang Seng Bank (Trustee) Limited – Director

Hang Seng Bullion Company Limited – Director

Hang Seng (Nominee) Limited – Director

HASE Wealth Limited – Director

### Past major positions

Hang Seng Bank Limited  
– Assistant Company Secretary, Senior Manager and Legal Advisor (1995 – 2005)

Guoco Group Limited – Assistant Legal Counsel (1993 – 1995)

### Qualifications

Bachelor of Laws – The University of Hong Kong

**Ryan SONG Yue Sheng** VICE-CHAIRMAN AND CHIEF EXECUTIVE OF HANG SENG BANK (CHINA) LIMITED AGED 48

**Joined the Bank since May 2018**

### Major positions held within Hang Seng Group

Hang Seng Bank Limited – Member of Executive Committee

Hang Seng Bank (China) Limited  
– Vice-Chairman and Chief Executive; Chairman of Executive Committee;  
Member of Connected Transactions Control Committee;  
Member of Nomination Committee

### Past major positions

HSBC Bank (China) Company Limited  
– Executive Vice President (2016 – 2018)  
Head of Global Markets; Member of Executive Committee (2013 – 2018)

Head of Trading; Deputy Head of Global Markets (2005 – 2013)

Head of Sales, Global Markets (2000 – 2005)

### Qualifications

Master of Business Administration  
– China Europe International Business School

## Biographical Details of Directors and Senior Management

**Christopher TSANG Hing Keung** CHIEF COMPLIANCE OFFICER AGED 55

**Joined the Bank since April 2020**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Chief Compliance Officer; Member of Executive Committee  
 Hang Seng Investment Management Limited – Director  
 Hang Seng Investment Services Limited – Director  
 Hang Seng Securities Limited – Director

**Past major positions**

Hang Seng Bank Limited – Head of Regulatory Compliance (2020 – 2021)  
 China Construction Bank (Asia) Limited  
 – Chief Compliance Officer (2016 – 2020)  
 ICBC (Asia) Limited – Head of Legal and Compliance (2014 – 2016)

Dah Sing Bank Limited – Group Head of Legal and Compliance (2010 – 2014)  
 Bank of Communications Co., Ltd., Hong Kong  
 – Head of Legal and Compliance (2010)  
 DBS Bank (Hong Kong) Limited  
 – Head of Compliance, Hong Kong and Mainland China (2005 – 2010)  
 Hong Kong Monetary Authority  
 – Manager, Banking Supervision Department (1996 – 2005)  
 Standard Chartered Bank – Assistant Relationship Manager (1993 – 1996)

**Qualifications**

Master of Science in Banking – City University of Hong Kong  
 Master of Business Administration – University of Toronto, Canada  
 Bachelor of Arts in Translation – The University of Hong Kong

**Elaine WANG Yee Ning** HEAD OF HUMAN RESOURCES AGED 60

**Joined the Bank since June 2016**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Head of Human Resources; Member of Executive Committee

**Past major positions**

The Hongkong and Shanghai Banking Corporation Limited  
 – Regional Head of Development and Regional Head of Talent (2014 – 2016)  
 Regional Head of Human Resources, Retail Banking and Wealth Management, Asia Pacific (2011 – 2014)  
 Head of Human Resources, HSBC China (2009 – 2011)

BP Asia Limited  
 – Vice President, Human Resources China & Gas Asia Pacific Business Unit (2005 – 2008)  
 Regional Human Resources Manager (2002 – 2004)  
 Head of Human Resources, BP Amoco Chemicals Asia Pacific (1992 – 2001)

**Qualifications**

Master of Health Services Management  
 – The University of New South Wales, Australia  
 Bachelor of Applied Science – The University of Sydney, Australia

**WONG May Kay** HEAD OF COMMUNICATIONS AND CORPORATE SUSTAINABILITY AGED 59

**Joined the Bank since September 2018**

**Major positions held within Hang Seng Group**

Hang Seng Bank Limited  
 – Head of Communications and Corporate Sustainability;  
 Member of Executive Committee

**Other major appointments**

Hang Seng School of Commerce – Director  
 The Hang Seng University of Hong Kong – Governor

**Past major positions**

Hang Seng Bank Limited – Senior Project Advisor (2018 – 2019)  
 MW Communications Limited  
 – Founder and Chief Executive Officer (2017 – 2019)  
 Hsin Chong Group Holdings Limited  
 – Vice President, Business Relations (2016 – 2017)  
 Campaign Office of Carrie Lam – Media Specialist (2017)

MTR Corporation Limited  
 – Principal Corporate Affairs Advisor (2015 – 2016)  
 General Manager – Corporate Relations (2013 – 2015)  
 Deputy General Manager – Corporate Relations (2008 – 2013)  
 Senior Manager – Corporate Relations (2003 – 2008)  
 Deputy Corporate Relations Manager (1998 – 2001)  
 The Hongkong and Shanghai Hotels, Limited  
 – Manager, Communications (2001 – 2003)  
 CNBC/NBC Asia – News Editor; Supervising Producer (1995 – 1998)  
 Cathay Pacific Airways Limited – Staff Communication Manager (1994 – 1995)  
 Television Broadcasts Limited  
 – Assistant News Editor; Senior Reporter; News Anchor (1991 – 1994)  
 Reporter, News Anchor (1984 – 1989)  
 Canadian Broadcasting Corporation – Television News Reporter (1989 – 1991)

**Qualifications**

Bachelor of Journalism – Carleton University, Ottawa, Canada

Note:

Definition of senior management is set out in the 'Corporate Governance Report' section in this Annual Report.