

BIOGRAPHICAL DETAILS OF DIRECTORS AND SENIOR MANAGEMENT

The Board



Irene LEE Yun Lien (70)

Independent Non-executive Chairman

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

[^] Alibaba Group Holding Limited

- Independent Director; Chairwoman of Compliance and Risk Committee; Chairwoman of Nominating and Corporate Governance Committee

Hong Kong Monetary Authority

- Member of The Exchange Fund Advisory Committee

[^] Hysan Development Company Limited

- Executive Chairman; Chairman of Nomination 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

- Independent Non-executive Director (2015 – 2022)
- Member of Chairman's Committee; Member of Nomination & Corporate Governance Committee (2018 – 2022)
- 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)

ING Bank (Australia) Limited

- Non-executive Director (2005 – 2011)

Australian Government Takeovers Panel

- Member (2001 – 2010)

[^] 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

- Degree of Doctor of Social Science, honoris causa
 - The Chinese University of Hong Kong
- 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 JP (55)

Executive Director and Chief Executive

Joined the Board since September 2021

Other positions held within Hang Seng Group

- [^] **Hang Seng Bank Limited**
 - Chairman of Executive Committee;
 - Member of Nomination Committee
 - Hang Seng Bank (China) Limited**
 - Chairman and Non-executive Director;
 - Member of Nomination Committee
 - Hang Seng Indexes Company Limited**
 - Chairman of Hang Seng Index Advisory Committee
 - Hang Seng Insurance Company Limited**
 - Chairman and Non-executive Director
- Other major appointments**
- Justice of the Peace**
CLAP@JC
 - Convener of the Advisory Committee
 - Financial Services Development Council**
 - Member of Board of Directors; Convener of Human Capital Committee
 - [^] **Great Eagle Holdings Limited**
 - Independent Non-executive Director
 - Hang Seng School of Commerce**
 - Chairman of the Board of Directors
 - Ho Leung Ho Lee Foundation**
 - Member of Board of Trustees
 - 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; Campaign Committee Co-Chairman;
 - Chairman of Corporate and Employee Contribution Programme Organising Committee; Member of Executive Committee
 - The Hang Seng University of Hong Kong**
 - Chairman of the Board of Governors
 - The Hong Kong Institute of Bankers** – Vice President
 - 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)
 - 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)
- Hong Kong Trade Development Council**
 - Council Member (2018, 2021)
- 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

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



Cordelia CHUNG (64)

Independent Non-executive Director

Joined the Board since February 2022

Other positions held within Hang Seng Group

^ Hang Seng Bank Limited

- Chairman of Remuneration Committee;
- Member of Nomination Committee

Other major appointments

Arup Group Limited

- Independent Non-executive Director; Member of Assurance Committee; Member of Leadership Appointments Committee; Member of Risk Committee

City University of Hong Kong – Member of the Court

^ HKBN Ltd. (Note 1)

- Independent Non-executive Director; Member of Nomination Committee; Member of Remuneration Committee

Human Resources Planning Commission of HKSAR Government

- Member

^ Hysan Development Company Limited

- Independent Non-executive Director; Member of Nomination Committee; Member of Remuneration Committee

Maryknoll Convent School Foundation Limited – Chairman

Raymond T. Y. Chan, Victoria Chan & Co. – Consultant

Past major appointments

Hong Kong Science and Technology Parks Corporation

- Non-executive Director; Chairman of Investment Committee; Vice Chairman of Business Development and Admission Committee; Member of Projects and Facilities Committee; Member of Senior Staff Administration Committee; Member of Re-industrialisation Advisory Committee (2017 – 2023)

Research Grants Council of HKSAR Government

- Member (2017 – 2023)

Grosvenor Asia Pacific Limited

- Non-executive Director (2020 – 2022)

Arup Group Limited

- Member of Nomination Committee (2020 – 2022)

Dalian Committee of the Chinese People's Political Consultative Conference

- Member (2008 – 2021)

Office of the Privacy Commissioner for Personal Data, Hong Kong

- Member of Personal Data (Privacy) Advisory Committee (2015 – 2021)

Singapore University of Technology and Design

- Trustee of the Board; Chairman of Promotion and Development Committee; Member of Audit and Risk Committee (2012 – 2021)

^ LIXIL Corporation

- Managing Director, Corporate Strategy (2015 – 2019)

IBM China/Hong Kong Limited

- Various senior positions including Regional General Manager of IBM ASEAN; General Manager of IBM Hong Kong and Macau; Member of Global Strategy Committee (1991 – 2015)

Qualifications

Bachelor of Laws (Hons) – The University of Hong Kong



Kathleen GAN Chieh Huey (49)

Non-executive Director

Joined the Board since May 2019

Other major appointments

^ HSBC Holdings plc

- General Manager;
- Head of Finance, Global Businesses, DBS and Functions (Note 1)

Past major appointments

^ HSBC Holdings plc – Head of Finance (2019 – 2023) (Note 1)

HSBC INSN (Non Operating) Pte. Ltd.

(formerly known as **HSBC Insurance (Singapore) Pte. Limited**)

- Non-executive Director; Chairman of Risk Committee;
- Member of Audit Committee (2022 – 2023)

HSBC Life (Singapore) Pte. Ltd.

(formerly known as **AXA Insurance Pte. Ltd.**)

- Non-executive Director; Chairman of Risk Committee;
- Member of Audit Committee (2022 – 2023)

HSBC Bank (China) Company Limited – Supervisor (2017 – 2022)

HSBC Global Services Limited – Director (2019 – 2022)

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 (64)

Independent Non-executive Director

Joined the Board since May 2021

Other positions held within Hang Seng Group

[^] 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

[^] 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)

[^] Orient Overseas (International) Limited

– Independent Non-executive Director (2015 – 2018)

[^] 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)

[^] 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, UK

Major awards

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



Patricia LAM Sze Wan (57)

Independent Non-executive Director

Joined the Board since July 2022

Other positions held within Hang Seng Group

[^] Hang Seng Bank Limited

– Member of Nomination Committee;

Member of Remuneration Committee

Other major appointments

[^] Dickson Concepts (International) Limited

– Independent Non-executive Director;

Member of Nomination Committee

Hang Seng School of Commerce – Director

[^] MGM China Holdings Limited

– Independent Non-executive Director; Chairperson of

Remuneration Committee; Member of Nomination,

Environmental, Social and Governance Committee

Patti Wong & Associates Limited – Co-Founder and Partner; Director

The Hang Seng University of Hong Kong – Governor

Past major appointments

Sotheby's Inc.

– Senior International Chairman (March 2022 – January 2023)

Sotheby's Hong Kong Limited

– Chairman of Sotheby's Asia (2004 – 2022)

Chairman of Sotheby's Diamonds (2005 – 2022)

Various positions including Head of Private Client Services

Department (1991 – 2005)

Qualifications

Post Graduate Diploma in Asian Arts

– Sotheby's School of Oriental and African Studies,

The University of London, UK

Bachelor's Degree in Monetary Economics

– The London School of Economics, UK

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David LIAO Yi Chien (51)

Non-executive Director

Joined the Board since September 2021

Other positions held within Hang Seng Group

[^] **Hang Seng Bank Limited** – Member of Nomination Committee

Other major appointments

[^] **Bank of Communications Co., Ltd.**

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

Hong Kong General Chamber of Commerce

– Member of General Committee

Hong Kong Monetary Authority

– Member of The Exchange Fund Advisory Committee

[^] **HSBC Holdings plc**

– Group Executive; Member of Group Executive Committee; Member of Group People Committee; Member of Group Risk Management Meeting; Member of Holdings Asset and Liability Committee

The Hongkong and Shanghai Banking Corporation Limited

– Executive Director; Co-CEO; 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)

HSBC Jintrust Fund Management Company Limited

– Supervisor (2017 – 2022)

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 Chengdu HSBC Rural Bank Company Limited

– Chairman (2015 – 2016)

Qualifications

Bachelor’s Degree (Honours) in Arts – The University of London, UK



LIN Huey Ru (48)

Independent Non-executive Director

Joined the Board since July 2022

Other positions held within Hang Seng Group

[^] **Hang Seng Bank Limited** – Member of Risk Committee

Other major appointments

GGV Capital Pte. Ltd. – Venture Partner

Nium Pte. Ltd. – Independent Non-executive Director

[^] **Singapore Exchange Limited**

– Non-Executive and Independent Director; Member of Risk Management Committee

Terraformation Inc. – Special Project Advisor

Past major appointments

PayU Payments Private Limited, the Payments and Fintech Division of [^] **Prosus**

– Member of FinTech Advisory Board (2019 – 2023)

Monetary Authority of Singapore

– Member of International Technology Advisory Panel (2021 – 2023)

Grabtaxi Holdings Private Limited, a subsidiary of [^] **Grab Holdings Limited**

– Advisor to Senior Management (2021 – 2022)

Flexport, Inc. – President, Flexport Asia Ltd. (2018 – 2020)

[^] **Affirm, Inc.** – Chief Operating Officer (2012 – 2018)

Children’s Council of San Francisco

– Member of Board of Directors (2016 – 2018)

[^] **PayPal Holdings, Inc.**

– Various positions including China Site General Manager, Asia Pacific Operations (2001 – 2012)

Qualifications

Masters in Administration, Policy Analysis and Evaluation

– Stanford University, USA

Bachelors in Biological Science and Psychology

– Carnegie Mellon University, USA



Kenneth NG Sing Yip (73)

Independent Non-executive Director

Joined the Board since March 2014

Other positions held within Hang Seng Group

[^] Hang Seng Bank Limited

- Chairman of Risk Committee;
- Member of Nomination Committee

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

[^] Hang Seng Bank Limited

- Non-executive Director (2014 – 2022)

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.)

- The University of London, UK

Bachelor's Degree in Laws (L.L.B.) – Beijing University, PRC



SAW Say Pin (56)

Executive Director and Chief Financial Officer

Joined the Board since November 2022

Other positions held within Hang Seng Group

[^] Hang Seng Bank Limited – Member of Executive Committee

Hang Seng Bank (China) Limited

- Non-executive Director;
- Chairman of Risk and Consumer Rights/Interests Protection 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 Real Estate Management Limited – Director

Hang Seng Securities Limited – Director

Imenson Limited – Director

Other major appointments

Hang Seng School of Commerce – Director

HSBC Asia Holdings Limited – Director

The Hang Seng University of Hong Kong – Governor

Past major appointments

HSBC Bank (China) Company Limited

- Chief Financial Officer (2019 – 2022)

Hubei Suizhou Cengdu HSBC Rural Bank Company Limited

- Supervisor (2020 – 2022)

HSBC Bank Malaysia Berhad

- Various positions including Chief Financial Officer;
- Chief Accounting Officer; Senior Finance Manager;
- Head of Treasury Services; Head of Management Information;
- Financial Accountant (1995 – 2019)

HSBC Electronic Data Processing (Malaysia) Sdn Bhd

- Non-executive Director (2015 – 2019)

HSBC Software Development (Malaysia) Sdn Bhd

- Non-executive Director (2015 – 2019)

HSBC Amanah Malaysia Berhad

- Chief Financial Officer (Double-hat) (2011 – 2015)

Qualifications

Chartered Banker – Asian Institute of Chartered Banker

Fellow – CPA Australia

Master of Finance

- Royal Melbourne Institute of Technology, Australia

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WANG Xiao Bin (56)

Independent Non-executive Director

Joined the Board since February 2022

Other positions held within Hang Seng Group

^ Hang Seng Bank Limited

- Member of Audit Committee;
- Member of Risk Committee

Other major appointments

^ Worley Limited

- Independent Non-executive Director; Member of Audit and Risk Committee; Member of Nominations Committee

Past major appointments

^ China Resources Power Holdings Company Limited

- Executive Director (2006 – 2023)
- Senior Vice President (2020 – 2023)
- Company Secretary (2003 – 2023)
- Chief Financial Officer (2003 – 2020)

^ Angang Steel Company Limited

- Independent Non-executive Director (2005 – 2009)

ING Bank N.V.

- Various positions including director of corporate finance in the investment bank division (1995 – 2003)

PriceWaterhouse, Australia

- Various positions in the audit and business advisory division (1990 – 1995)

Qualifications

Chartered Accountant, Australia

Member

- CPA Australia (formerly known as Australian Society of Certified Practising Accountants)

Graduate diploma in Applied Finance and Investment

- The Financial Services Institute of Australasia (formerly known as Securities Institute of Australia)

Bachelor's Degree in Commerce – Murdoch University, Australia

Notes:

- ¹ New appointments or cessation of appointments since the date of the Bank's 2023 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 2023 are disclosed in the section 'Directors' and Alternate Chief Executives' Interests' of the Report of the Directors attached to this Annual Report.
- ³ Some Directors (as disclosed in the section 'Biographical Details of Directors and Senior Management – The Board' of this 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 this Annual Report.
- ⁴ Save as disclosed in the section 'Biographical Details of Directors and Senior Management – The Board' of this 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.
- 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 this Annual Report.
- ⁸ Biographical details of Directors of the Bank are also available on our website (www.hangseng.com/en-hk/about-us/directors-organisation/board-of-directors/).

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



Senior Management

1 Rannie LEE Wah Lun
Head of Wealth and Personal Banking

2 Diana Ferreira CESAR JP
Executive Director and Chief Executive

5 Godwin LI Chi Chung
General Counsel

6 Betty LAW Shuk Man
Head of Corporate Communications
and Community Investments

7 Shelley ZHOU Wenwen
Head of Corporate Sustainability

8 Kathy CHEUNG Ka Wai
Chief Risk and Compliance Officer

9 Ryan SONG Yue Sheng
Vice-Chairman and Chief Executive of
Hang Seng Bank (China) Limited

10 Rose CHO Mui
Head of Global Banking



3 SAW Say Pin
Executive Director and
Chief Financial Officer

4 Regina LEE Sau Yee
Head of Commercial Banking

11 Liz CHOW Tan Ling
Head of Global Markets

12 Vivien CHIU Wai Man
Chief Operating Officer

13 Gloria HO Lok Sze
Head of Human Resources

14 Gilbert LEE Man Lung
Head of Strategy & Planning and
Chief of Staff to CE

15 Maggie CHEUNG Ka Ki
Company Secretary and
Head of Corporate Governance

16 Jordan CHEUNG Wang Chun
Chief Marketing Officer

Diana Ferreira CESAR JP

Executive Director and Chief Executive
(Biographical details are set out on page 119)

SAW Say Pin

Executive Director and Chief Financial Officer
(Biographical details are set out on page 123)

Jordan CHEUNG Wang Chun (40)

Chief Marketing Officer

Joined the Bank since December 2022

Major positions held within Hang Seng Group

Hang Seng Bank Limited

- Chief Marketing Officer;
- Member of Executive Committee

Past major positions

DFI Retail Group Holdings

- Vice President, CRM & Performance Marketing, yuu (2022)

Regal Hotels International Holdings Limited

- Vice President – Head of Group Marketing and Head of Innovation and Digital Transformation (2020 – 2022)

Manulife Hong Kong

- Director, Digital Marketing / Customer Experience and Strategic Marketing (2019 – 2020)

Hong Kong Airlines Limited

- Deputy General Manager, Global Marketing (2012 – 2019)

Qualifications

Bachelor of Integrated Business Administration with Concentration in Marketing
- The Chinese University of Hong Kong

Kathy CHEUNG Ka Wai (54)

Chief Risk and Compliance Officer
Joined the Bank since March 2022

Major positions held within Hang Seng Group

Hang Seng Bank Limited

- Chief Risk and Compliance Officer;
- Member of Executive Committee

Hang Seng Data Services Limited – Director

Hang Seng Indexes Company Limited – Director

Hang Seng Investment Management Limited – Director

Hang Seng Investment Services Limited – Director

Hang Seng Securities Limited – Director

Hang Seng Security Management Limited – Director

Other major appointments

Hang Seng School of Commerce – Director

The Hang Seng University of Hong Kong – Governor

Past major positions

Hang Seng Bank Limited – Chief Risk Officer (2022 – 2023)

HSBC Asia Holdings Limited – Director (August to November 2022)

The Hongkong and Shanghai Banking Corporation Limited

- Chief Risk Officer, Hong Kong and Macau (2015 – 2022)
- Head of Retail Banking and Wealth Management Risk, Greater China (2015)
- Head of Retail Banking and Wealth Management Risk (2013 – 2015)
- Head of Credit & Risk (2012 – 2013)
- Head of Consumer Credit Risk (2011)
- Various roles in relation to Risk Management (2000 – 2010)

Qualifications

Bachelor of Arts in Business Administration – Accounting

- University of Washington, USA

Member – American Institute of Certified Public Accountant

Maggie CHEUNG Ka Ki (46)**Company Secretary and Head of Corporate Governance**

Joined the Bank since April 2023

Major positions held within Hang Seng Group**Hang Seng Bank Limited**

- Company Secretary and Head of Corporate Governance;
Member of Executive Committee

Past major positions**Kerry Properties Limited**

- Company Secretary; Senior Director, Company Secretariat and
Legal (PRC) (2021 – 2023)

Hysan Development Company Limited

- Company Secretary (2015 – 2021)
General Counsel (2017 – 2021)
Legal Counsel (2014 – 2017)

Mayer Brown – Solicitor (2007 – 2014)

King & Wood Mallesons – Solicitor (2005 – 2007)

Qualifications

Solicitor

- High Court of Hong Kong;
Supreme Court of England and Wales

Fellow – Hong Kong Chartered Governance Institute

General Mediator – Hong Kong

Master of Laws – University College London, UK

Bachelor of Laws – The University of Hong Kong

Vivien CHIU Wai Man (59)**Chief Operating Officer**

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 Data Services Limited – Director

Hang Seng Indexes Company Limited – Director

Hang Seng Investment Management Limited – Director

Hang Seng Investment Services Limited – Director

Hang Seng (Nominee) 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 Asia Pacific – Banking Operations & CDD, Operations
(2013 – 2017)
Senior Programme Manager, Transformation (2010 – 2013)
Various roles in Technology, Digital Business Services (1989 – 2010)

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 (52)

Head of Global Banking

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

Other major appointments

The Community Chest of Hong Kong

- Dress Casual Day Organising Committee Co-Chairman;
- Member of Campaign Committee

The Hainan Province Committee of the Chinese People's Political Consultative Conference

- Member

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 (50)

Head of Global Markets

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 – The University of London, UK

Gloria HO Lok Sze (45)**Head of Human Resources**

Joined the Bank since April 2022

Major positions held within Hang Seng Group**Hang Seng Bank Limited**

- Head of Human Resources;
- Member of Executive Committee

Hang Seng Security Management Limited – Director

Other major appointments**Employers' Federation of Hong Kong**

- Member of People Strategies Committee

The Community Chest of Hong Kong

- Co-Chairman of Corporate and Employee Contribution Programme Organising Committee; Member of Campaign Committee

Past major positions**Kerry Properties Limited**

- Chief Human Resources Officer (2017 – 2022)

Christie's

- Vice President, HR Business Partner / Head of Human Resources, Asia (2014 – 2017)

Shangri-La Group

- Director of Human Resources Operations, Development / Corporate Director of Talent Acquisition (2012 – 2014)

Qualifications

- Bachelor of Commerce, Management
- University of Auckland, New Zealand

Betty LAW Shuk Man (51)**Head of Corporate Communications and Community Investments**

Joined the Bank since July 2022

Major positions held within Hang Seng Group**Hang Seng Bank Limited**

- Head of Corporate Communications and Community Investments;
- 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**

- Head of Communications and Corporate Sustainability (2022 – 2023)
- Senior Corporate Communications Manager (2006 – 2010)

The Hong Kong Jockey Club

- Executive Manager, Public Affairs (Corporate & Media Services) (2019 – 2022)

Hang Lung Properties Limited

- General Manager – Corporate Communications (2011 – 2019)

AIA Group Limited

- Assistant Vice President Group Communications (2010 – 2011)

Qualifications

- Master of Comparative and Public History
- The Chinese University of Hong Kong
- Master of International and Public Affairs
- The University of Hong Kong
- Bachelor of Arts in English and Translation
- The Chinese University of Hong Kong

Gilbert LEE Man Lung (46)**Head of Strategy & Planning and Chief of Staff to CE**

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

Hang Seng Data Services Limited – Director

Hang Seng Indexes Company Limited – Chairman

Past major positions**Yantai Bank Co., Ltd.**

- Director; Member of Audit Committee; Member of Connected Party Transaction Committee (2019 – 2022)

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
- Chartered Global Management Accountant
- Fellow – The Chartered Institute of Management Accountants
- Certified Chief Innovation Officer – Global Innovation Institute
- Associate – Life Management Institute
- Certified Fintech Professional (Management)
- 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 (56)

Head of Wealth and Personal Banking

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 Bank (Trustee) Limited – Director

Hang Seng Credit Limited – Director

Hang Seng Finance Limited – Director

Hang Seng Indexes Company Limited

- Member of Hang Seng Index Advisory Committee

Hang Seng Insurance Company Limited – Director

Hang Seng Investment Management Limited – Director

Hang Seng Securities Limited – Chairman

Hang Seng Security Management Limited – Director

HASE Wealth Limited – Director

Haseba Investment Company Limited – Director

Other major appointments

Employers' Federation of Hong Kong

- Elected Member of General Committee

The Hong Kong Institute of Bankers

- Member of Executive Committee; Chairperson of Membership and Professional Development Committee

The Hong Kong Jockey Club Trusted-initiated Project – Urban Graduation Approach to Uplift Poor Households out of Poverty

- Member of Advisory Committee

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, Australia
- Bachelor of Law – Manchester Metropolitan University, UK
- Bachelor of Social Science – The University of Hong Kong

Regina LEE Sau Yee (49)

Head of Commercial Banking

Joined the Bank since October 2023

Major positions held within Hang Seng Group

Hang Seng Bank Limited

- Head of Commercial Banking;
- Member of Executive Committee

Past major positions

The Hongkong and Shanghai Banking Corporation Limited

- Managing Director and Head of Commercial Banking, Singapore (2021 – 2023)
- Managing Director, Commercial Banking, Hong Kong (2018 – 2021)
- Chief Operating Officer, Commercial Banking, Hong Kong (2015 – 2018)
- Regional Head of Business Risk and Control Management, Commercial Banking (2014 – 2015)
- Head of Business Development, Global Trade and Receivables Finance, Commercial Banking, Hong Kong (2012 – 2014)
- Senior Vice President and Head of Wholesale Risk Management, Taiwan (2011 – 2012)
- Head of Corporate Banking, Macau (2009 – 2011)
- Senior Vice President, Team Head, Commercial Banking, Hong Kong (2005 – 2009)
- Various positions in Relationship Management, Commercial Banking, Hong Kong (2000 – 2005)

Qualifications

- Bachelor of Laws – University of London, UK
- Bachelor of Business Administration
 - The Chinese University of Hong Kong
- Chartered Financial Analyst
- Fellow – The Association of Chartered Certified Accountants

Godwin LI Chi Chung (59)**General Counsel**

Joined the Bank since May 1995

Major positions held within Hang Seng Group**Hang Seng Bank Limited**

- 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**

- Company Secretary (2005 – 2023)
- 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 (50)**Vice-Chairman and Chief Executive of****Hang Seng Bank (China) Limited**

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

Shelley ZHOU Wenwen (48)**Head of Corporate Sustainability**

Joined the Bank since May 2023

Major positions held within Hang Seng Group**Hang Seng Bank Limited**

- Head of Corporate Sustainability;
- Member of Executive Committee

Other major appointments

Hong Kong Association of Energy Engineers Limited – Director

The Hong Kong University of Science and Technology

- Adjunct Professor of Department of Civil and Environmental Engineering;
- Adjunct Associate Professor of Department of Finance

The Hong Kong Polytechnic University

- Adjunct Associate Professor of Department of Civil and Environmental Engineering

Past major appointments

The Capital Markets Company Limited

- Managing Principal / APAC ESG Lead (2021 – 2023)

Hong Kong Centre for Carbon Innovation Limited

- Chief Executive; Director (2016 – 2019)

The Hong Kong Jockey Club

- Manager, Sustainability (2011 – 2016)

Qualifications

PhD in Environmental Engineering

- National University of Singapore

MPhil in Civil Engineering

- The Hong Kong University of Science and Technology

Bachelor of Engineering in Environmental Engineering

- Shanghai Tongji University, China

Note:

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