



Senior Management

1 Rannie LEE Wah Lun

Head of Wealth and Personal Banking

2 Diana Ferreira CESAR JP

Executive Director and Chief Executive

5 Betty LAW Shuk Man

Head of Corporate Communications
and Community Investments

6 Mabel CHU Wing Lui

General Counsel

7 Shelley ZHOU Wenwen

Head of Corporate Sustainability

8 Kathy CHEUNG Ka Wai

Chief Risk and Compliance Officer

9 Rose CHO Mui

Head of Global Banking

10 Ryan SONG Yue Sheng

Vice-Chairman and Chief Executive of
Hang Seng Bank (China) Limited



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 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

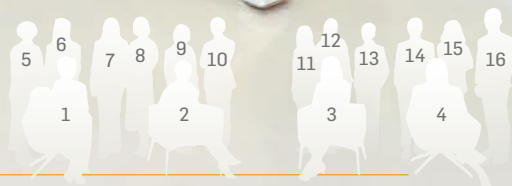
Company Secretary and
Head of Corporate Governance

13 Vivien CHIU Wai Man

Chief Operating Officer

16 Jordan CHEUNG Wang Chun

Chief Marketing Officer



Senior Management

Diana Ferreira CESAR JP

Executive Director and Chief Executive
(Biographical details are set out on page 113)

SAW Say Pin

Executive Director and Chief Financial Officer
(Biographical details are set out on page 113)

Jordan CHEUNG Wang Chun (41)

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 appointments

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 (55)

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 appointments

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 ⁽⁴⁷⁾

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 appointments

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 ⁽⁶⁰⁾

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 appointments

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 (53)

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

- Member

Past major appointments

The Community Chest of Hong Kong

- Dress Casual Day Organising Committee Co-Chairman;
- Member of Campaign Committee (2021 – 2024)

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)

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 (51)

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

City University of Hong Kong – Member of Investment Sub-Committee

Treasury Markets Association – Member of Executive Board

Past major appointments

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

Mabel CHU Wing Lui (54)

General Counsel

Joined the Bank since February 2024

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

Haseba Investment Company Limited – Director

Other major appointments

Hong Kong Digital Finance Association

- Co-Chair of Regtech Committee

Association of Family Offices in Asia

- Executive Vice-Chairman, Strategy and Technology Enablement

Past major appointments

Ping An OneConnect Bank (Hong Kong) Limited

- Deputy Chief Executive (Functions) (2019 – 2023)

Comprador Limited – Managing Director (2018 – 2019)

E.I. Sturdza Investments (Asia) Limited

- Chief Operating Officer (2014 – 2016)

Baring Private Equity Asia

- Compliance Director (2013 – 2014)

Standard Chartered Bank (Hong Kong) Limited

- Chief Operating Officer and Managing Director, Principal Finance – Real Estate (2007 – 2010)
- Group Legal Counsel, M&A/Corporate – Head of Greater China and Vice-Head of Asia Pacific (2005 – 2007)

The Hongkong and Shanghai Banking Corporation Limited

- Legal Adviser, Asia Pacific (2000 – 2005)

Qualifications

- Bachelor of Laws
 - King's College, University of London, UK
- Solicitor
 - High Court of Hong Kong;
 - Supreme Court of England and Wales
- Certified Management Accountant
 - Institute of Certified Management Accountants, Australia (Hong Kong branch)

Gloria HO Lok Sze (46)

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

Past major appointments

The Community Chest of Hong Kong

- Co-Chairman of Corporate and Employee Contribution Programme Organising Committee; Member of Campaign Committee (2022 – 2024)

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 (52)

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 appointments

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 (47)

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 Bank (China) Limited

- Non-executive Director;
- Member of Remuneration Committee

Hang Seng Data Services Limited – Director

Hang Seng Indexes Company Limited – Chairman

Past major appointments

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

Fellow – CPA Australia

Chartered Financial Analyst

Chartered Global Management Accountant

Fellow – The Chartered Institute of Management Accountants

Certified ESG Analyst – European Federation of Financial Analysts Societies

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 (57)

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

JC PROJECT LIFT – Member of Advisory Committee

The Hong Kong Institute of Bankers

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

Past major appointments

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 (50)

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 appointments

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

Ryan SONG Yue Sheng (51)

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 appointments

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 (49)

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)

Carbon Care Asia Limited

- Head of Carbon (2019 – 2022)

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 'Corporate Governance Report' section in this Annual Report.