



**The Bank of East Asia, Limited
- Macau Branch**

**Disclosure of unaudited financial
information for the six months ended
30th June, 2013**

Balance sheet as at 30th June, 2013

(Expressed in Macau Patacas)

	<i>As at 30th June, 2013</i>		
	<i>Amounts</i>	<i>Reserves, depreciation and provision</i>	<i>Net amount</i>
	<i>MOP</i>	<i>MOP</i>	<i>MOP</i>
Assets			
Cash	120,586,430	-	120,586,430
Deposits at AMCM	94,586,089	-	94,586,089
Accounts receivables	5,310,788	-	5,310,788
Current deposits at other local credit institutions	15,282,685	-	15,282,685
Current deposits at other overseas credit institutions	80,906,797	-	80,906,797
Loans and advances	6,343,034,396	-	6,343,034,396
Placements to local credit institutions	164,900,000	-	164,900,000
Call and fixed deposits at overseas credit institutions	819,647,194	-	819,647,194
Debtors	343,454	-	343,454
Properties	144,726,944	16,296,776	128,430,168
Equipments	62,945,032	44,909,190	18,035,842
Internal and adjustment accounts	21,997,415	-	21,997,415
Total	7,874,267,224	61,205,966	7,813,061,258

Balance sheet as at 30th June, 2013 (continued)
(Expressed in Macau Patacas)

	<i>As at 30th June, 2013</i>	
	<i>Subtotal</i> MOP	<i>Total</i> MOP
Liabilities		
Current deposits	991,424,853	
Fixed deposits	3,385,038,610	4,376,463,463
Amount due to local credit institutions	35,100,000	
Amount due to overseas credit institutions	3,231,626,965	
Cheques and bills payable	11,515,229	
Creditors	3,540,283	
Other liabilities	201,544	3,281,984,021
Internal and adjusting accounts		53,344,995
Provisions		9,420,951
Other reserves		49,071,357
Retained profit		19,348,998
Current profit		23,427,473
		<u>7,813,061,258</u>

Profit and loss account for the six months ended 30th June, 2013

(Expressed in Macau Patacas)

<i>Income statement</i>			
	<i>6 months ended 30th June, 2013</i>		<i>6 months ended 30th June, 2013</i>
<i>Debit</i>	<i>Amount MOP</i>	<i>Credit</i>	<i>Amount MOP</i>
Operating costs	31,442,930	Operating income	93,115,239
Personnel expenses		Income from banking	
Staff costs	17,878,595	services	5,122,636
Supplies by third party	768,876	Other operating	
Services provided by		income	4,512,775
third party	8,530,452	Other banking income	93,135
Other banking expenses	1,902,196	Non operating income	100
Tax expenses	82,298		
Non operating expenses	30,296		
Depreciation expenses	5,710,903		
Provisions	3,055,655		
Operating profits	33,441,684		
Total	102,843,885	Total	102,843,885

Profit and loss account
for the six months ended 30th June, 2013 (continued)
(Expressed in Macau Patacas)

<i>Profit and loss account</i>			
<i>Debit</i>	<i>6 months ended 30th June, 2013 Amount MOP</i>	<i>Credit</i>	<i>6 months ended 30th June, 2013 Amount MOP</i>
Tax on profit	3,170,337	Operating profit	33,441,684
Additional provision under AMCM rules	8,416,712	Income related to prior years	1,572,838
Profit	<u>23,427,473</u>		
Total	<u>35,014,522</u>	Total	<u>35,014,522</u>

Approved and authorised for issue by the management of the Branch on 5th September, 2013.

Wong Chun Kwan

General Manager

Cash flow statement for the six months ended 30th June, 2013

(Expressed in Macau Patacas)

	<i>6 months ended 30th June, 2013 MOP</i>
Operating activities	
Profit before taxation	35,014,522
Adjustments for:	
Depreciation	5,710,903
Charge of impairment losses on loans and advances	1,482,817
	<hr/>
Operating profit before changes in working capital	42,208,242
Decrease/(increase) in operating assets:	
Placements with banks and other financial institutions with original maturity over three months	21,519,434
Monetary bills - held-to-maturity with original maturity over three months	54,822,262
Trade bills	(62,400,000)
Trading assets	384,441
Loans and advances to customers	(988,544,970)
Accrued interest and other accounts	15,477,633
Increase/(decrease) in operating liabilities:	
Deposits and balances of banks and other financial institutions	330,323,388
Deposits from customers	(244,801,831)
Trading liabilities	(91,089)
Other accounts and provisions	(11,094,216)
	<hr/>
Net cash used in operating activities	(842,196,706) <hr style="border-top: 1px dashed black;"/>

Cash flow statement for the six months ended 30th June, 2013 (continued)

(Expressed in Macau Patacas)

	<i>6 months ended 30th June, 2013 MOP</i>
Investing activities	
Purchase of fixed assets	(822,764)
Net cash used in investing activities	(822,764)
Net decrease in cash and cash equivalents	(843,019,470)
Cash and cash equivalents at 1st January	2,078,304,681
Cash and cash equivalents at 30th June	1,235,285,211
Cash flow from operating activities include:	
Interest received	88,189,889
Interest paid	(30,061,162)
Components of cash and cash equivalents in the cash flow statement	
Cash and balances with banks and other financial institutions	311,362,001
Placements with banks and other financial institutions (original maturity within three months)	788,924,155
Monetary bills - held-to-maturity (original maturity within three months)	134,999,055
	1,235,285,211

Off-balance-sheet exposures for the six months ended 30th June, 2013

(Expressed in Macau Patacas)

(a) *Contingent liabilities and commitments*

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	As at 30 th June, 2013 MOP
Direct credit substitutes	159,834,813
Trade-related contingencies	17,797,349
Undrawn credit facilities	1,109,786,159
	<u>1,287,418,321</u>

Contingent liabilities and commitments are credit-related instruments which include acceptances, letters of credit and guarantees. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

Autoridade Monetária de Macau ("AMCM") requires that general provision be maintained at 1% of the guarantees given by the credit institutions. Specific provisions on contingent credit are made when there is evidence that the guarantees given by the credit institutions are not fully recoverable.

(b) *Derivatives*

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices.

Off-balance-sheet exposures for the six months ended 30th June, 2013 (continued)

(Expressed in Macau Patacas)

(b) Derivatives (continued)

The following is a summary of the notional amounts of each significant type of derivatives:

	<i>As at 30th June, 2013 MOP</i>
Exchange rate contracts	606,256,481
Equity contracts	429,386
	<u>606,685,867</u>

Derivatives arise from forward and swap transactions undertaken in the foreign exchange and equity markets. The notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

The fair values and credit risk weighted amounts of the aforesaid derivative exposures are as follows:

	<u><i>As at 30th June, 2013</i></u>	
	<i>Assets MOP</i>	<i>Liabilities MOP</i>
Fair value		
– Exchange rate contracts	279,245	12,665
– Equity contracts	4,244	5,315
	<u>283,489</u>	<u>17,980</u>

	<i>As at 30th June, 2013 MOP</i>
Credit risk weighted amounts	
– Exchange rate contracts	<u>2,434,982</u>

**Off-balance-sheet exposures
for the six months ended 30th June, 2013 (continued)**
(Expressed in Macau Patacas)

(b) Derivatives (continued)

Credit risk weighted amount refers to the amount as computed in accordance with AMCM Guideline Notice 013/93-AMCM on capital adequacy and depends on the status of the counterparty and the maturity characteristics. The risk weights used range from 0% to 50% for exchange rate and interest rate contracts and from 0% to 100% for other derivative contracts.

The Branch did not enter into any bilateral netting arrangements during the period and accordingly these amounts are shown on a gross basis.

Significant related party transactions

(Expressed in Macau Patacas)

(a) Amounts due from/(to) Head office and other related parties

Included in the following balance sheet captions are balances with head office and other branches and subsidiaries:

	<i>As at 30th June, 2013 MOP</i>
Cash and balances with banks and other financial institutions	73,501,537
Placements with banks and other financial institutions	788,747,194
Other accounts	1,765,550
	<u>864,014,281</u>
Establishment fund	(221,251,000)
Deposits and balances of banks and other financial institutions	(2,996,841,358)
Other accounts and provisions	(14,674,289)
	<u>(3,232,766,647)</u>

The establishment fund of the Branch is interest-free and with no fixed repayment terms.

(b) Related party transactions

Operating profits for the period are stated after taking into account significant transactions with Head Office and other branches and subsidiaries as follows:

	<i>6 months ended 30th June, 2013 MOP</i>
Interest income	4,332,522
Interest expense	(13,593,164)
	<u>(9,260,642)</u>

Credit risk management

(Expressed in Macau Patacas)

(a) Geographical distribution of credit risk exposures

The geographical distribution is based on the countries where the counterparties were operated or located after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

Exposures to individual countries or jurisdiction, groups of countries or regions within countries amounting to 10% or more of the relevant major types of credit exposures at balance sheet date are shown as follows:

Region	As at 30 th June, 2013		
	Gross loans and commitments MOP	Debt securities MOP	Financial derivatives MOP
Macau SAR	<u>4,226,274,424</u>	<u>134,999,055</u>	<u>604,811,833</u>
in which:			
– banks	-	-	602,937,799
– governments	-	134,999,055	-
– public sectors entities	205,000,000	-	-
– others	4,021,274,424	-	1,874,034
Hong Kong SAR	<u>2,883,083,219</u>	<u>-</u>	<u>1,874,034</u>
in which:			
– banks	-	-	1,874,034
– governments	-	-	-
– public sectors entities	-	-	-
– others	2,883,083,219	-	-
Others	<u>521,095,074</u>	<u>-</u>	<u>-</u>
in which:			
– banks	-	-	-
– governments	-	-	-
– public sectors entities	-	-	-
– others	521,095,074	-	-
	<u>7,630,452,717</u>	<u>134,999,055</u>	<u>606,685,867</u>

Credit risk management (continued)

(Expressed in Macau Patacas)

(a) Geographical distribution of credit risk exposures (continued)

Geographic region with higher than or equal to 10% of the total loans and advances to customers at balance sheet date are shown as follows:

	<i>As at 30th June, 2013</i>	
	<i>Gross loans and advances</i> MOP	<i>Past due or impaired</i> MOP
Macau	3,644,197,513	95,193,809
Hong Kong	2,262,939,491	-
Others	435,897,392	3,919,879
	<u>6,343,034,396</u>	<u>99,113,688</u>

(b) Industry distribution on loans and advances to customers

The following table shows the industry distribution of the loans and advances at the balance sheet date:

	<i>As at 30th June, 2013</i>	
	<i>Gross balance</i> MOP	<i>Past due or impaired</i> MOP
Manufacturing	29,442,045	-
Electricity, gas and water	205,000,000	-
Construction and public works	497,351,374	-
Trade (wholesale and retail)	1,361,298,270	-
Restaurants, hotels and related activities	1,723,753,616	-
Transport, warehouse and communications	-	-
Individuals for house purchases	1,733,791,912	57,395,115
Individuals for other purchases	198,220,766	41,718,573
Others	594,176,413	-
	<u>6,343,034,396</u>	<u>99,113,688</u>

According to AMCM's requirements, a general provision is made at 1% of the aggregated balance of loans and advances (with overdue days less than 3 months), guarantees and contingent assets. As at 30th June, 2013, no specific provision is made against the loans and advances.

Credit risk management (continued)

(Expressed in Macau Patacas)

(c) Analysis on assets and liabilities by remaining maturity

	As at 30 th June, 2013						Total MOP
	On demand MOP	Within 1 month MOP	3 months or less but over 1 month MOP	1 year or less but over 3 months MOP	3 years or less but over 1 year MOP	Over 3 years MOP	
Assets							
Cash in hand	91,008,060	-	-	-	-	-	91,008,060
Cash and balances with banks other financial institutions	220,353,941	-	-	-	-	-	220,353,941
Placements with banks and other financial institutions	5,597,264	334,679,000	481,698,043	27,572,887	-	-	849,547,194
Securities issued by AMCM	29,999,993	104,999,062	-	-	-	-	134,999,055
Loans and advances to customers	194,736,460	169,471,228	112,524,177	971,581,099	3,315,078,642	1,579,642,790	6,343,034,396
	<u>541,695,718</u>	<u>609,149,290</u>	<u>594,222,220</u>	<u>999,153,986</u>	<u>3,315,078,642</u>	<u>1,579,642,790</u>	<u>7,638,942,646</u>
Liabilities							
Deposits and balances of banks and other financial institutions	-	35,100,000	-	-	-	-	35,100,000
Deposits from Head Office and other branches	4,691,358	-	47,895,000	469,062,000	2,475,193,000	-	2,996,841,358
Deposits from non-bank customers	999,919,114	1,415,826,580	755,578,159	1,205,139,610	-	-	4,376,463,463
	<u>1,004,610,472</u>	<u>1,450,926,580</u>	<u>803,473,159</u>	<u>1,674,201,610</u>	<u>2,475,193,000</u>	<u>-</u>	<u>7,408,404,821</u>

Credit risk management (continued)

(Expressed in Macau Patacas)

(d) Analysis on past due assets

As at 30th June, 2013, there were no assets that have been past due for more than 3 months.

Foreign exchange risk management

(Expressed in Macau Patacas)

The following table indicates the net long/(short) position of currencies other than MOP:

	<i>As at 30th June, 2013 MOP</i>
HKD	(25,355,049)
RMB	(55,792,333)
USD	1,837,068
Other currencies	<u>(9,801,055)</u>

Analysis on foreign currencies with net position constitute not less than 10% of the total net position in all currencies:

	<i>Transaction currencies As at 30th June, 2013</i>		
	HKD	RMB	USD
Assets			
Cash and balances with banks and other financial institutions	117,822,797	13,819,498	5,328,933
Placements with banks and other financial institutions	30,900,000	461,928,145	275,659,346
Loans and advances to customers and other accounts	<u>5,227,195,820</u>	<u>1,507,518</u>	<u>693,377,775</u>
Spot assets	<u>5,375,918,617</u>	<u>477,255,161</u>	<u>974,366,054</u>
Liabilities			
Deposits and balances of banks and other financial institutions	(2,996,833,468)	(35,100,000)	(7,890)
Deposits from customers	(2,893,601,091)	(505,144,848)	(541,001,954)
Other accounts and provisions	<u>(10,479,907)</u>	<u>(4,502,646)</u>	<u>(75,342)</u>
Spot liabilities	<u>(5,900,914,466)</u>	<u>(544,747,494)</u>	<u>(541,085,186)</u>
Forward purchases	511,340,800	11,700,000	79,897,000
Forward sales	<u>(11,700,000)</u>	<u>-</u>	<u>(511,340,800)</u>
Net long/(short) position	<u>(25,355,049)</u>	<u>(55,792,333)</u>	<u>1,837,068</u>

Liquidity risk management

(Expressed in Macau Patacas)

The following table summarized the key quantitative indicators for liquidity risk for the six months ended 30th June, 2013:

	<i>6 months ended 30th June, 2013</i>
(a) The arithmetic mean of the minimum weekly amount of cash in hand that is required to be held	102,279,371
(b) The arithmetic mean of the average weekly amount of cash in hand	124,397,542
(c) The arithmetic mean of the specified liquid assets at the end of each month	1,723,017,167
(d) The average ratio of specified liquid asset to total basic liabilities at the end of month	36.93%
(e) The arithmetic mean of its one-month liquidity ratio in the last week of each month	108.52%
(f) The arithmetic mean of its three-month liquidity ratio in the last week of each month	81.67%

The above ratios and figures calculations are computed based on the data extracted from the weekly and monthly returns submitted to AMCM.

Other information

(Expressed in Macau Patacas)

(a) **Capital commitments**

Capital commitments outstanding at 30th June, not provided for in the financial statements were as follows:

	<i>As at 30th June, 2013 MOP</i>
Authorised and contracted for	<u>1,001,397</u>

(b) **Operating lease commitments**

At 30th June, the total future minimum lease payments under non-cancellable operating leases are payable as follows:

	<i>As at 30th June, 2013 MOP</i>
Within 1 year	5,441,870
After 1 year but within 5 year	<u>5,546,480</u>
	<u>10,988,350</u>

The Branch leases a number of properties under operating leases. The leases typically run for an initial period of two to three years, with an option to renew. None of the leases includes contingent rentals.

Other information in relation to positions of The Bank of East Asia, Limited and its subsidiaries

(Expressed in Hong Kong dollars)

The Branch is one of the branches of The Bank of East Asia, Limited ("BEA") and therefore, it is not required to prepare consolidated accounts. Unless otherwise stated, all information disclosed below is extracted from the corresponding information in the most recently available unaudited interim consolidated financial statements of BEA of which the Branch is a member.

The unaudited interim consolidated financial statements can be accessed through various channels, including its website (<http://www.hkbea.com>). For more comprehensive understanding of the financial position and results of operations of BEA, the information disclosed below should be read in conjunction with the unaudited interim consolidated financial statements.

(a) **Capital adequacy ratio**

	<i>As at 30th June, 2013 %</i>
Total capital ratio	14.8
Tier 1 capital ratio	11.2

Capital adequacy ratios were compiled in accordance with the Banking (Capital) Rules ("the Capital Rules") issued by the Hong Kong Monetary Authority (the "HKMA"). The ratios as of 30th June, 2013 were compiled in accordance with the amended Capital Rules effective from 1st January, 2013 for the implementation of the "Basel III" capital accord. In accordance with the Capital Rules, the Bank has adopted the foundation internal ratings-based approach for the calculation of the risk-weighted assets for credit risk and the internal models approach for the calculation of market risk and standardised approach for operational risk.

The basis of consolidation for regulatory purposes is different from the basis of consolidation for accounting purposes. Subsidiaries included in consolidation for regulatory purposes are specified in a notice from the HKMA in accordance with Section 3C of the Capital Rules. Subsidiaries not included in consolidation for regulatory purposes are non-financial companies and the securities and insurance companies that are authorised and supervised by a regulator and are subject to supervisory arrangements regarding the maintenance of adequate capital to support business activities comparable to those prescribed for authorised institutions under the Capital Rules and the Banking Ordinance. The Bank's shareholdings in these subsidiaries are deducted from its Tier 1 capital and Tier 2 capital subject to the thresholds and transitional arrangements as determined in accordance with Part 3 and Schedule 4H of the Capital Rules respectively.

Other information in relation to positions of The Bank of East Asia, Limited and its subsidiaries (continued)

(Expressed in Hong Kong dollars)

(b) Capital and reserves

	As at 30 th June, 2013 HKD million
Total capital	5,654
Total reserves	<u>54,759</u>

(c) Consolidated assets, liabilities and profits position

	As at 30 th June, 2013 HKD million
Total assets	697,433
Total liabilities	632,512
Total gross loans and advances to customers	383,240
Deposits and balances of banks and other financial institutions	18,054
Deposits from customers	498,026
Profit for the six months ended 30 th June, 2013 before taxation	<u>4,386</u>

Other information in relation to positions of The Bank of East Asia, Limited and its subsidiaries (continued)

(d) List of shareholders with qualifying holdings

As at 30th June, 2013, the interests of substantial shareholders in the ordinary shares of the Bank were as follows:

<i>Name</i>	<i>Capacity and nature</i>	<i>No. of shares</i>	<i>% of issued share capital</i>
CaixaBank, S.A.	Beneficial owner	364,746,530 ¹	16.38
Caja de Ahorros y Pensiones de Barcelona	Interest of corporation	364,746,530 ¹	16.38
Guoco Management Company Limited	Beneficial owner	339,766,793 ^{2, 3}	15.02 ⁴
Guoco Group Limited	Interest of corporation	339,766,793 ²	15.02
GuoLine Overseas Limited	Interest of corporation	339,766,793 ²	15.02 ⁴
GuoLine Capital Assets Limited	Interest of corporation	339,766,793 ²	15.02 ⁴
Hong Leong Company (Malaysia) Berhad	Interest of corporation	339,766,793 ^{2, 3}	15.02
HL Holdings Sdn Bhd	Interest of corporation	339,766,793 ²	15.02
QUEK Leng Chan	Interest of corporation	339,766,793 ²	15.02
Hong Leong Investment Holdings Pte. Ltd.	Interest of corporation	339,766,793 ³	15.02
Davos Investment Holdings Private Limited	Interest of corporation	339,766,793 ³	15.02
KWEK Leng Kee	Interest of corporation	339,766,793 ³	15.02
Sumitomo Mitsui Banking Corporation	Beneficial owner	211,553,938 ⁵	9.50
Sumitomo Mitsui Financial Group, Inc.	Interest of corporation	211,553,938 ⁵	9.50

Other information in relation to positions of The Bank of East Asia, Limited and its subsidiaries (continued)

(d) List of shareholders with qualifying holdings (continued)

Notes:

1. *Caja de Ahorros y Pensiones de Barcelona held a controlling interest in CaixaBank, S.A. which directly held the above 364,746,530 shares of the Bank. Caja de Ahorros y Pensiones de Barcelona was deemed to be interested in the above 364,746,530 shares of the Bank.*
2. *The references to 339,766,793 shares of the Bank in Notes 2 and 3 relate to the same block of shares. Guoco Management Company Limited was the beneficial owner of 339,766,793 shares. Hong Leong Company (Malaysia) Berhad was deemed to be interested in the 339,766,793 shares held by Guoco Management Company Limited by virtue of its 100% interest in GuoLine Capital Assets Limited which owned a 100% interest in GuoLine Overseas Limited. GuoLine Overseas Limited held a 74.10% interest in Guoco Group Limited which in turn owned a 100% interest in Guoco Management Company Limited. GuoLine Capital Assets Limited, GuoLine Overseas Limited and Guoco Group Limited were all deemed to be interested in the 339,766,793 shares held by Guoco Management Company Limited.*

Quek Leng Chan was deemed to be interested in the 339,766,793 shares held by Guoco Management Company Limited by virtue of his 100% interest in HL Holdings Sdn Bhd ("HLH"). Hong Leong Company (Malaysia) Berhad was 49.27% owned by Quek Leng Chan as to 2.424% under his personal name, 46.534% via HLH which was wholly-owned by him and 0.311% via Newton (L) Limited.
3. *The references to 339,766,793 shares of the Bank in Notes 2 and 3 relate to the same block of shares. Hong Leong Company (Malaysia) Berhad was 34.69% held by Hong Leong Investment Holdings Pte. Ltd. which was in turn 33.59% held by Davos Investment Holdings Private Limited. Hong Leong Investment Holdings Pte. Ltd. and Davos Investment Holdings Private Limited were deemed to be interested in the 339,766,793 shares held by Guoco Management Company Limited by virtue of their interests in Hong Leong Company (Malaysia) Berhad.*

KWEK Leng Kee was deemed to be interested in the 339,766,793 shares held by Guoco Management Company Limited by virtue of his 41.92% interest in Davos Investment Holdings Private Limited.
4. *GuoLine Overseas Limited and GuoLine Capital Assets Limited are wholly-owned subsidiaries of Hong Leong Company (Malaysia) Berhad and Guoco Management Company Limited is a wholly-owned subsidiary of Guoco Group Limited. With the filing of the substantial shareholder notices by Hong Leong Company (Malaysia) Berhad and Guoco Group Limited, GuoLine Overseas Limited, GuoLine Capital Assets Limited and Guoco Management Company Limited do not need to file their respective substantial shareholder notices under the "wholly-owned group exemption" as provided in the Securities and Futures Ordinance.*
5. *Sumitomo Mitsui Financial Group, Inc. owned a 100% interest in Sumitomo Mitsui Banking Corporation which directly held the above 211,553,938 shares of the Bank. Sumitomo Mitsui Financial Group, Inc. was deemed to be interested in the above 211,553,938 shares of the Bank.*

Other information in relation to positions of The Bank of East Asia, Limited and its subsidiaries (continued)

(e) **Board of Directors**

The Board of Directors of the Bank comprises:

Executive Director

Dr. the Hon. Sir David LI Kwok-po (*Chairman & Chief Executive*)

Non-executive Directors

Professor Arthur LI Kwok-cheung (*Deputy Chairman*)

Mr. Aubrey LI Kwok-sing

Mr. Richard LI Tzar-kai

Mr. Eric LI Fook-chuen

Mr. Stephen Charles LI Kwok-sze

Dr. Isidro FAINÉ CASAS

Mr. Peter LEE Ka-kit

Independent Non-executive Directors

Dr. Allan WONG Chi-yun (*Deputy Chairman*)

Mr. WONG Chung-hin

Mr. Winston LO Yau-lai

Tan Sri Dr. KHOO Kay-peng

Dr. Thomas KWOK Ping-kwong

Mr. Kenneth LO Chin-ming

Mr. William DOO Wai-hoi

Mr. KUOK Khoon-ean

Mr. Valiant CHEUNG Kin-piu