Dr. Liu, aged 49, was appointed as the Chairman and Executive Director of the Bank in May 2023. He is the Chairman of Strategy and Corporate Governance Committee of the Bank. He holds a Doctorate Degree in Accounting from Chinese Academy of Fiscal Sciences and a Master Degree in Accounting from Beijing Technology and Business University and Certified Public Accountant. Dr. Liu is very experienced in banking business and served in several positions including the Head of Finance and Accounting Department of Industrial and Commercial Bank of China Limited, the President of Industrial and Commercial Bank of China Limited, the African Representative of Industrial and Commercial Bank of China Limited, African Representative Office. He is currently a committee member of HKTDC Financial Services Advisory Committee.