

Mr. Ho Ka Yuen, Edward (*Independent Non-executive Director*)

Mr. Ho, aged 63, was appointed as an Independent Non-executive Director of the Bank in July 2025. He is a Member of Strategy and Corporate Governance Committee, Audit Committee and Risk Management Committee of the Bank. He holds a Bachelor's Degree in Social Sciences from the University of Hong Kong and a Diploma in Financial Management from the University of New England. Mr. Ho is also a qualified accountant with both the Hong Kong Institute of Certified Public Accountants and CPA Australia Ltd. With over 30 years of experience in accounting and auditing services, he has held senior positions in Hong Kong, Shenzhen, Guangzhou, and Beijing offices of Ernst & Young including Regional Managing Partner, Managing Partner for Asia-Pacific Assurance Services, and Senior Partner, until his retirement in 2022.