

# Board of Directors and Senior Management



## DIRECTORS



### Mr LIU Liange

Aged 60

#### Chairman

**Board appointments:** Mr LIU is currently Chairman of the Board, Non-executive Director and Chairman of the Strategy and Budget Committee of the Company and BOCHK. He has been appointed as Non-executive Director of the Company and BOCHK since December 2018, Vice Chairman of the Company and BOCHK from December 2018 to July 2019 and Chairman of the Company and BOCHK since July 2019.

**Positions and experience:** Mr LIU has been appointed as Chairman of BOC since 5 July 2019 and was Vice Chairman of BOC from October 2018 to July 2019. He has been Executive Director of BOC since October 2018 and was President of BOC from August 2018 to June 2019. He was also the President of Shanghai RMB Trading Unit of BOC from October 2018 to November 2019. Mr LIU is currently Director of BOC (BVI) and BOCHKG. Prior to joining BOC in 2018, Mr LIU served as Vice Chairman and President of the Export-Import Bank of China from July 2015 to June 2018. Mr LIU served as Vice President of the Export-Import Bank of China from March 2007 to February 2015. He also served as Director of the African Export-Import Bank from September 2007 to February 2015, Chairman of the Board of Supervisors of Sino-Italian Mandarin Capital Partners from March 2009 to June 2015, and Chairman of the Board of Directors of Regional Credit Guarantee and Investment Facility (Asia) from March 2014 to May 2015. Mr LIU worked in the People's Bank of China for many years, and successively served as Deputy Director-General of the International Department of the People's Bank of China, President of the Fuzhou Central Sub-branch of the People's Bank of China and Director of the Fujian Branch of the State Administration of Foreign Exchange, Director General of the Anti-Money Laundering Bureau (the Security Bureau) of the People's Bank of China.

**Qualifications:** Mr LIU graduated from Graduate School of the People's Bank of China and received a Master's Degree in Economics in 1987. He holds the title of Senior Economist.

**Skill and expertise:** Mr LIU has extensive experience in the banking and financial services industry with substantial knowledge in business management and strategy, corporate governance, investment management and anti-money laundering.

## BOARD OF DIRECTORS AND SENIOR MANAGEMENT



**Mr LIU Jin**  
Vice Chairman

Aged 55

**Board appointments:** Mr LIU was appointed as Vice Chairman, Non-executive Director of the Company and BOCHK in August 2021. He is a member of each of the Nomination and Remuneration Committee as well as the Strategy and Budget Committee.

**Positions and experience:** Mr LIU is the Vice Chairman and Executive Director of BOC since June 2021 and President of BOC since April 2021. He is currently Director of BOC (BVI) and BOCHK. Prior to joining BOC in 2021, Mr LIU served as Executive Director of China Everbright Group Ltd from December 2019 to March 2021, President of China Everbright Bank Company Limited (“China Everbright Bank”) from January 2020 to March 2021, and Executive Director of China Everbright Bank from March 2020 to March 2021. He served as Executive Vice President of China Development Bank from September 2018 to November 2019. Mr LIU had worked in Industrial and Commercial Bank of China Limited (“ICBC”) for many years, and successively served as Deputy General Manager of its Shandong Branch, Vice Chairman, Executive Director, General Manager of Industrial and Commercial Bank of China (Europe) S.A. and General Manager of ICBC Frankfurt Branch, General Manager of the Investment Banking Department of the Head Office of ICBC, and General Manager of Jiangsu Branch of ICBC.

**Qualifications:** Mr LIU graduated from Shandong University in 1993, and obtained his Master’s degree in Arts. He holds the title of Senior Economist.

**Skill and expertise:** Mr LIU has substantial experience in the banking and financial services industry with expertise in business management and strategy, corporate governance and investment management.



## Mr SUN Yu

Aged 49

### Vice Chairman and Chief Executive

**Board appointments:** Mr SUN has been re-designated as Executive Director and appointed as Vice Chairman and Chief Executive of the Company and BOCHK since December 2020. He is a member of each of the Strategy and Budget Committee as well as the Sustainability Committee. Prior to the re-designation, Mr SUN was a Non-executive Director and a member of the Risk Committee of the Company and BOCHK from March 2020 to December 2020.

**Positions and experience:** Mr SUN joined BOC in 1998. He served as the Executive Vice President of BOC from February 2019 to December 2020, and as Chief Overseas Business Officer of BOC from September 2018 to February 2019. From March 2015 to November 2018, Mr SUN served as General Manager of London Branch of BOC, CEO of Bank of China (UK) Limited, and also served as General Manager of London Trading Center of BOC from December 2015 to November 2018. Mr SUN previously served as Director of Global Financial Markets Department, Director of Financial Markets Unit (Client Business), Director of Financial Markets Unit (Securities Investments) and Deputy General Manager of the Shanghai Branch of BOC. He served as General Manager of Global Markets of BOCHK from July 2012 to December 2014. He was also a Board Director of Bank of China (UK) Limited from March 2015 to September 2021, Chairman of the Board of Directors of Bank of China (UK) Limited from December 2018 to September 2021, Chairman of the Board of Directors of BOC Aviation Limited (listed in Hong Kong) from February 2019 to December 2020, President of Shanghai RMB Trading Unit of BOC from November 2019 to December 2020 and General Manager of Beijing Branch of BOC from December 2019 to December 2020.

Mr SUN holds other roles with the Group, including Chairman of BOC Insurance (International) Holdings Company Limited and Chairman of BOCHK Charitable Foundation since December 2020, and Chairman of BOC Life since February 2021.

Mr SUN also holds a number of public offices in Hong Kong. He serves as Chairman of the Chinese Banking Association of Hong Kong, and sits on the Exchange Fund Advisory Committee, the Banking Advisory Committee, the Council of Treasury Markets Association, the General Committee of the Hong Kong General Chamber of Commerce, the Belt and Road and Greater Bay Area Committee of the Hong Kong Trade Development Council, and the Risk Management Committee of the Hong Kong Exchanges and Clearing Limited. He is also Director of Hong Kong Note Printing Limited, as well as Vice President of the Hong Kong Institute of Bankers, etc.

**Qualifications:** Mr SUN graduated from Nankai University with a Master's Degree in Economics in 1998.

**Skill and expertise:** Mr SUN has extensive experience in the banking and financial services industry with substantial knowledge in business management and strategy, corporate governance, risk management and sustainable development.

## BOARD OF DIRECTORS AND SENIOR MANAGEMENT



### Mr LIN Jingzhen

Aged 56

#### Non-executive Director

**Board appointments:** Mr LIN was appointed as Non-executive Director of the Company and BOCHK in August 2018. He is a member of the Strategy and Budget Committee.

**Positions and experience:** Mr LIN is Executive Vice President of BOC since March 2018 and Executive Director of BOC since February 2019. He joined BOC in 1987. Mr LIN served as Deputy Chief Executive of the Company and BOCHK from May 2015 to January 2018. He served as General Manager of Corporate Banking Department from March 2014 to May 2015 and General Manager (Corporate Banking) of the Corporate Banking Unit of BOC from October 2010 to March 2014. He previously served as Deputy General Manager of Corporate Banking Department and Deputy General Manager of Corporate Banking Unit of BOC. Mr LIN served as Chairman of the Board of Directors of BOCI from April 2018 to December 2020. He has been serving as Chairman of BOC International (China) Co, Ltd (listed in Shanghai) since May 2018.

**Qualifications:** Mr LIN graduated from Xiamen University in 1987 and obtained a Master's Degree in Business Administration from Xiamen University in 2000.

**Skill and expertise:** Mr LIN has substantial experience in the banking industry with extensive expertise in business management and strategy, corporate governance, risk management and investment management.



### Mdm CHENG Eva

Aged 61

#### Independent Non-executive Director

**Board appointments:** Mdm CHENG was appointed as Independent Non-executive Director of the Company and BOCHK in October 2014. She is Chairman of the Sustainability Committee and a member of each of the Audit Committee as well as the Strategy and Budget Committee.

**Positions and experience:** Mdm CHENG was former Secretary for Transport and Housing of the Government of the HKSAR. She joined the government's Administrative Service in August 1983 and was posted to various bureaux and departments, including serving as Permanent Secretary for Economic Development and Labour (Economic Development) and Commissioner for Tourism. She retired from the Government of the HKSAR on 30 June 2012.

**Qualification:** Mdm CHENG holds a Bachelor's Degree in Social Sciences from University of Hong Kong.

**Skill and expertise:** Mdm CHENG has broad knowledge in business strategy, corporate governance, sustainable development as well as environmental, social and governance.



## Dr CHOI Koon Shum

Aged 64

### Independent Non-executive Director

**Board appointments:** Dr CHOI was appointed as Independent Non-executive Director of the Company and BOCHK in June 2016. He is Chairman of the Nomination and Remuneration Committee and a member of each of the Strategy and Budget Committee as well as the Sustainability Committee.

**Positions and experience:** Dr CHOI is Chairman of Sunwah Group, Sunwah International Limited (delisted in Toronto and privatised on 14 June 2021), Sunwah Kingsway Capital Holdings Limited (listed in Hong Kong) and Vietnam VinaCapital. He is also Independent Non-executive Director of Hui Xian Asset Management Limited, the Manager of Hui Xian Real Estate Investment Trust (listed in Hong Kong). Dr CHOI has extensive experience in food industry, real estate development, international trade as well as technology and finance related business.

Dr CHOI is a Standing Committee Member of the National Committee of the Chinese People's Political Consultative Conference of the People's Republic of China. He was awarded the Grand Bauhinia Medal, the highest honor in the HKSAR Award and Recognition System. He also holds a number of public positions including Permanent Honorary President of the Chinese General Chamber of Commerce in Hong Kong, Chairman of Guangdong-HK-Macao Bay Area Entrepreneurs Union, Chairman of Professional Services Advancement Support Scheme Vetting Committee of the HKSAR Government, Economic Advisor to the President of the Chinese Academy of Sciences, Founding Patron and Senior Advisor to the President of the Academy of Sciences of Hong Kong, Executive Director of the China Overseas Friendship Association, Council Member of the Hong Kong Trade Development Council, Founding Chairman of the Hong Kong-Vietnam Chamber of Commerce, Founding Chairman of the Hong Kong-Korea Business Council, Chairman of the China Hong Kong Israel Technology Cooperation and Promotion Center and Chairman of the US-China Center for Research on Educational Excellence of the Michigan State University. Dr CHOI is a Court or Council Member of a number of universities including the Fudan University, the Nanjing University and the Hong Kong Polytechnic University.

**Qualifications:** Dr CHOI was conferred Honorary Doctor of Humanities by the Michigan State University in the United States in 2005. He became University Fellow of the Hong Kong Polytechnic University in 2007. He was also conferred Honorary Professor by the University of Glamorgan in the United Kingdom in 2009, Honorary Doctor of Social Sciences by the Lingnan University in Hong Kong in 2011, Honorary Doctor by the Vietnam National University, Hanoi in 2013, Honorary Doctor of Business Administration by the De Montfort University in the United Kingdom in 2014, Honorary Doctor of Law by the University of Alberta in Canada in 2015 and Honorary Doctor of Business Administration by Hong Kong Metropolitan University (formerly known as The Open University of Hong Kong) in 2020.

**Skill and expertise:** Dr CHOI has substantial exposure in business management and strategy, corporate governance, human resource management and sustainable development.

## BOARD OF DIRECTORS AND SENIOR MANAGEMENT



### Mdm FUNG Yuen Mei Anita

Aged 61

#### Independent Non-executive Director

**Board appointments:** Mdm FUNG was appointed as Independent Non-executive Director of the Company and BOCHK in March 2022. She is a member of each of the Audit Committee, the Risk Committee, the Strategy and Budget Committee as well as the Sustainability Committee.

**Positions and experience:** Mdm FUNG previously served as Group General Manager of HSBC Holdings plc from May 2008 to February 2015, Chief Executive Officer of Hong Kong region of The Hongkong and Shanghai Banking Corporation Limited ("HSBC") from September 2011 to February 2015. Mdm FUNG served consecutively as treasurer and head of global markets for Asia Pacific, head of global banking and markets for Asia Pacific of HSBC. Mdm FUNG is currently Independent Non-executive Director of Hang Lung Properties Limited (listed in Hong Kong) and Non-executive Director of The Hong Kong Mortgage Corporation Limited, a member of the Judicial Officers Recommendation Commission, a member of the Museum Advisory Committee and a court member of The Hong Kong University of Science and Technology. Mdm FUNG held directorships in several listed companies in the past, including Independent Non-executive Director of China Construction Bank Corporation as well as Hong Kong Exchanges and Clearing Limited, Non-executive Director of Bank of Communications Co., Ltd and Hang Seng Bank Limited (all companies are listed in Hong Kong). She also previously held a number of public positions including Independent Non-executive Member of the Board of Airport Authority Hong Kong, Non-official Member of Hong Kong Housing Authority and Member of the Board of West Kowloon Cultural District Authority.

**Qualifications:** Mdm FUNG obtained her Bachelor's degree in Social Science from The University of Hong Kong in 1983 and Master's degree in Applied Finance from Macquarie University, Australia in 1995.

**Skill and expertise:** Mdm FUNG has extensive experience in the banking and financial services industry with substantial knowledge in business management and strategy, capital market, corporate governance, risk management and sustainable development.



## Mr KOH Beng Seng

Aged 71

### Independent Non-executive Director

**Board appointments:** Mr KOH was appointed as Independent Non-executive Director of the Company and BOCHK in March 2006. He is Chairman of the Risk Committee and a member of each of the Audit Committee, the Nomination and Remuneration Committee as well as the Sustainability Committee.

**Positions and experience:** Mr KOH is currently Chief Executive Officer of Octagon Advisors Pte Ltd, a business and management consulting company based in Singapore. He is also Non-executive Chairman of Great Eastern Holdings Limited and Non-executive Director of Oversea-Chinese Banking Corporation Limited, both listed in Singapore. Mr KOH was formerly Director of Sing Han International Financial Services Limited and Hon Sui Sen Endowment CLG Limited. He was also Independent Non-executive Director of Singapore Technologies Engineering Ltd and United Engineers Limited, companies listed in Singapore. Mr KOH was Deputy President of United Overseas Bank (“UOB”) and a member of UOB’s Executive Committee from 2000 to 2004. During this period, he was in charge of UOB’s operations, delivery channels, information technology, corporate services, risk management and compliance functions. Prior to that, Mr KOH has spent over 24 years at the Monetary Authority of Singapore where he made significant contributions to the development and supervision of the Singapore financial sector in his capacity as Deputy Managing Director, Banking & Financial Institutions Group. He has also served as Director of Chartered Semiconductor Manufacturing and as part-time adviser to the International Monetary Fund.

**Qualifications:** Mr KOH holds a Bachelor’s Degree in Commerce from Nanyang University in Singapore and a Master’s Degree in Business Administration from Columbia University in the United States.

**Skill and expertise:** Mr KOH has substantial experience in the banking industry which cover business management and strategy, corporate governance, risk management and sustainable development.

## BOARD OF DIRECTORS AND SENIOR MANAGEMENT



### Mr LAW Yee Kwan Quinn

Aged 69

#### Independent Non-executive Director

**Board appointments:** Mr LAW was appointed as Independent Non-executive Director of the Company and BOCHK in March 2019. He is a member of each of the Audit Committee, the Risk Committee and the Sustainability Committee.

**Positions and experience:** Mr LAW currently serves as a court member of The Hong Kong University of Science and Technology ("HKUST"), a governing board member of HKUST (Guangzhou), and an advisor of Hong Kong Business Accountants Association. He previously served as a council member cum audit committee chairman and standing committee member of the HKUST, and also as member of a number of committees of Hong Kong Institute of Certified Public Accountants ("HKICPA"), including Corporate Governance Committee, Professional Accountants in Business Committee, Professional Conduct Committee and Ethics Committee. He held directorships in several listed companies both in Hong Kong and overseas in the past. He was formerly Deputy Chairman and Managing Director of Urban Renewal Authority, and Director of The Wharf (Holdings) Limited. Mr LAW is currently Independent Non-executive Director of Bank of Tianjin Co., Ltd., ENN Energy Holdings Limited and HKBN Limited, all of which are listed in Hong Kong.

**Qualifications:** Mr LAW is a certified public accountant and also a fellow member of HKICPA, a fellow member of The Association of Chartered Certified Accountants and an associate member of The Chartered Governance Institute. He is an honorary fellow of HKUST.

**Skill and expertise:** Mr LAW has extensive experience in accounting and finance, banking, business strategy, corporate governance, risk management and sustainable development.



### Mr TUNG Savio Wai-Hok

Aged 70

#### Independent Non-executive Director

**Board appointments:** Mr TUNG was appointed as Independent Non-executive Director of the Company and BOCHK in December 2005. He is Chairman of the Audit Committee and a member of each of the Nomination and Remuneration Committee, the Risk Committee, the Strategy and Budget Committee as well as the Sustainability Committee.

**Positions and experience:** Mr TUNG is currently Chairman of Investcorp Technology Partners and Senior Advisor of Investcorp. He previously served as Chief Investment Officer of Investcorp, and is one of the founding partners of Investcorp. Mr TUNG served as Director and a member of the Compensation Committee of Tech Data Corporation, a company previously listed on NASDAQ, until his resignation in June 2020. Before joining Investcorp in 1984, he worked for Chase Manhattan Bank for about 11 years, holding various positions in its front, middle and back offices and served in its offices in New York, Bahrain, Abu Dhabi and London. Mr TUNG has served on the boards of many of Investcorp portfolio companies, including Club Car, Circle K, Saks Fifth Avenue, Simmons Mattresses, Star Market, and Stratus Computer. He is also a board member and treasurer of the Aaron Diamond AIDS Research Center, an affiliate of Columbia University. Mr TUNG is a trustee emeritus and a member of the Columbia University Medical Center Board of Visitors.

**Qualification:** Mr TUNG holds a BSc in Chemical Engineering from Columbia University of New York.

**Skill and expertise:** Mr TUNG has substantial experience in the banking and financial services industry which include corporate governance, financial management, risk management and sustainable development.





## SENIOR MANAGEMENT



**Mdm JIANG Xin**

Aged 51

**Chief Risk Officer**

Mdm JIANG joined the Group in 2021. She is Chief Risk Officer of the Group, overseeing the Group's overall risk control and management, and BOCHK's Risk Management Department. Mdm JIANG is also Director of BOC Life. Prior to joining the Group, Mdm JIANG was General Manager of Corporate Banking Department of BOC. Mdm JIANG joined BOC in 1993 and had held various positions including General Manager of e-Banking Department, General Manager of Channel Management Department, and General Manager of Qingdao Branch. Mdm JIANG has extensive experience in the financial industry with solid professional knowledge and an international vision. Mdm JIANG graduated from Sun Yat-sen University with a Bachelor's Degree in International Trade. She also obtained a Master's Degree in Business Administration at the University of Cambridge in the UK.



**Mdm WANG Qi**

Aged 59

**Deputy Chief Executive**

Mdm WANG joined the Group in 2018. She is Deputy Chief Executive of the Group, overseeing the Legal & Compliance and Operational Risk Management Department, as well as Financial Crime Compliance Department. Prior to joining the Group, she was General Manager and Chief Compliance Officer of Internal Control, Legal and Compliance Department of BOC. Mdm WANG has held various positions in BOC since she joined BOC in 1984. She served as Deputy General Manager of Legal Affairs Department, General Manager of Legal and Compliance Department, General Manager (Operational Risk Management) of Risk Management Department, and General Manager of Internal Control Department, etc. Mdm WANG has an international vision, a solid legal and compliance professional background as well as extensive management experience. Mdm WANG graduated from Peking University with a Bachelor's Degree in Economic Law. She also obtained a Master's Degree in Banking and Financial Development at the University of Pavia in Italy. She is an arbitrator of China International Economic and Trade Arbitration Commission (CIETAC).



**Mr YUAN Shu**

Aged 59

**Deputy Chief Executive**

Mr YUAN joined the Group in 2015. He is Deputy Chief Executive of the Group in charge of the financial market business, including Global Markets, Investment Management, Asset Management and other capital market-related businesses. He is Chairman of BOCHK Asset Management Limited and Director of BOC Insurance (International) Holdings Company Limited. Mr YUAN has over 30 years of experience in the industry with solid professional expertise and management experience. He has held different positions in the financial market businesses at Head Office and in various overseas branches of BOC. Mr YUAN joined the Trading Department of BOC in 1983, then held positions in the Paris and Tokyo branches, as well as the Trading Department and Global Financial Markets Department of BOC Head Office. Mr YUAN was Director (Trading) of the Global Financial Markets Department in 2006 and was promoted to General Manager (Trading) of the Financial Markets Unit in 2010. Prior to joining the Group as Deputy Chief Executive (Financial Markets) in November 2015, he served as General Manager of the Hong Kong Branch, BOC. Mr YUAN graduated from Renmin University of China majoring in International Finance.

## BOARD OF DIRECTORS AND SENIOR MANAGEMENT



**Mr ZHONG Xiangqun**

Aged 52

### Chief Operating Officer

Mr ZHONG joined the Group in 2015. He is Chief Operating Officer of the Group, overseeing the Bank-wide Operation Department, Information Technology Department, Innovation and Optimisation Centre and Corporate Services Department. He is also Chairman of Livi Bank Limited, Director of BOCCC and Director of Hong Kong Interbank Clearing Limited. Prior to joining the Group, Mr ZHONG served as General Manager of E-Finance Department of BOC in charge of the development of e-finance business, covering mobile payment, e-business, e-financing and big data application. Joining BOC in 1994, Mr ZHONG has held management positions in Information Technology Department, Personal Banking Unit, Card Centre and Innovation & Development Department, etc. He was Director of China UnionPay and a member of China Financial Standardisation Technical Committee. Mr ZHONG has solid expertise in information technology and cyber security as well as practical business experience. Mr ZHONG graduated from Peking University with a Bachelor's Degree in Information Science specialised in Software and a Master's Degree in Applied Mathematics.



**Mr WANG Bing**

Aged 50

### Deputy Chief Executive

Mr WANG joined the Group in 2018. He is Deputy Chief Executive of the Group, overseeing Global Corporate Banking Department, Commercial Banking Department, Institutional Business Department, Transaction Banking Department, Custody and Trust Services, as well as the Southeast Asia Business. He is Director and Chairman of BOCI-Prudential Trustee as well as BOC Group Trustee Company Limited. Prior to joining the Group, Mr WANG served as General Manager of Jiangsu Branch of BOC. Since joining BOC in 1996, Mr WANG has held management positions in various institutions including Suzhou, Ningbo and Jiangsu branches. He served as Deputy General Manager of Jiangsu Branch and General Manager of Ningbo Branch, etc. He is innovative with sound professional capabilities in corporate banking as well as extensive business and management experience. Mr WANG graduated from Soochow University with a Bachelor's and Master's Degree in English. He also obtained a Master's Degree in Business Administration at the City University of London in the UK.



### **Mrs KUNG YEUNG Ann Yun Chi**

Aged 59

#### **Deputy Chief Executive**

Mrs KUNG joined the Group in 2007. She is Deputy Chief Executive of the Group in charge of Personal Banking and Wealth Management Department, Personal Digital Banking Product Department, Private Banking, BOCCC, Personal Banking Risk and Integrated Management Department as well as BOC Life. She is also Chairman of BOCCC and Director of BOC Insurance (International) Holdings Company Limited and BOC Life. Mrs KUNG joined BOCHK as Head of Channel Management in August 2007. She was appointed as Head of Personal Banking in April 2011, and was promoted to her current role in March 2015. Prior to joining the Group, Mrs KUNG had held various senior positions in Standard Chartered Bank (Hong Kong) Limited. With over 30 years of experience in the industry, Mrs KUNG possesses extensive knowledge in personal banking and a strong background in financial services. Mrs KUNG graduated from the University of Southern California in the United States of America where she obtained her Bachelor of Science Degree in Business Administration with a concentration in Accounting. In addition to business pursuits, Mrs KUNG plays an active role in the business community and public service in Hong Kong.



### **Mr LIU Chenggang**

Aged 49

#### **Chief Financial Officer**

Mr LIU joined the Group in 2022. He is Chief Financial Officer of the Group, overseeing Financial Management Department, General Accounting and Accounting Policy Department, Treasury, as well as the Economics & Strategic Planning Department. Prior to joining the Group, Mr LIU served as the General Manager of Equity Investment and Subsidiary Management Department, BOC. He joined BOC in July 1994 and had solid experience in financial management, treasury and global markets functions. He served as the General Manager of Financial Management Department of BOC from June 2016 to October 2018 and Treasury of BOC from March 2014 to June 2016. He worked in various departments at the parent bank's Head Office, Macau branch and Shenzhen branch, and developed a good understanding on the business operations of BOC headquarter & branches, domestic and overseas subsidiaries. Mr LIU possesses strong organizational, communication and execution skills with business acumen and innovation awareness. He obtained Masters' degrees in International Finance from PBC School of Finance, Tsinghua University and Applied Finance in Macquarie University, Australia. Mr LIU obtained the qualifications of China Senior Accountant and Chartered Financial Analyst (CFA).