

The Hongkong and Shanghai Banking
Corporation Limited
- Macau Branch

Disclosure of Financial Information
30 June 2016

Balance sheet as at 30 June 2016
(Expressed in thousands of Macau Patacas)

| | <i>At 30 June 2016</i> | | |
|--|------------------------|---|-------------------|
| | <i>Amounts</i> | <i>Reserves, depreciation and provision</i> | <i>Net amount</i> |
| | MOP'000 | MOP'000 | MOP'000 |
| Assets | | | |
| Cash | 178,944 | - | 178,944 |
| Deposits at Autoridade Monetária de Macau ("AMCM") | 520,957 | - | 520,957 |
| Accounts receivables | - | - | - |
| Current deposits at other local credit institutions | 756,784 | - | 756,784 |
| Current deposits at other overseas credit institutions | 965,517 | - | 965,517 |
| Loans and advances | 16,096,718 | 4,280 | 16,092,438 |
| Placements to local credit institutions | 1,960,000 | - | 1,960,000 |
| Call and fixed deposits at overseas credit institutions | 4,841,534 | - | 4,841,534 |
| Debtors | 47,096 | - | 47,096 |
| Available-for-sale equity investments | 250 | - | 250 |
| Properties | 94,432 | 1,152 | 93,280 |
| Equipments | 95,293 | 86,449 | 8,844 |
| Internal and adjustment accounts | 214,403 | - | 214,403 |
| Total | <u>25,771,928</u> | <u>91,881</u> | <u>25,680,047</u> |

Balance sheet as at 30 June 2016 (continued)

(Expressed in thousands of Macau Patacas)

| | <i>At 30 June 2016</i> | |
|---|------------------------|--------------------------|
| | <i>Subtotal</i> | <i>Total</i> |
| | MOP'000 | MOP'000 |
| Liabilities | | |
| Current deposits | 13,535,561 | |
| Call deposits | 22,716 | |
| Fixed deposits | 4,274,369 | 17,832,646 |
| | <hr/> | |
| Funding from local credit institutions | 80,000 | |
| Funding from overseas credit institutions | 7,047,696 | |
| Cheques and bills payable | 94,481 | |
| Creditors | - | |
| Other liabilities | 38,323 | 7,260,500 |
| | <hr/> | |
| Internal and adjustment accounts | | 179,346 |
| Provisions | | 197,289 |
| Revaluation reserve | 79,732 | |
| Other reserves | 3,842 | 83,574 |
| | <hr/> | |
| Current profit | | 126,692 |
| | | <hr/> |
| Total | | <u><u>25,680,047</u></u> |

Profit and loss account
for the half-year ended 30 June 2016
(Expressed in thousands of Macau Patacas)

| <i>Profit and loss account</i> | | | |
|--------------------------------|------------------------|------------------------|------------------------|
| | <i>Half-year ended</i> | | <i>Half-year ended</i> |
| | <i>30 June 2016</i> | | <i>30 June 2016</i> |
| <i>Debit</i> | <i>Amount</i> | <i>Credit</i> | <i>Amount</i> |
| | <i>MOP'000</i> | | <i>MOP'000</i> |
| Operating costs | 28,447 | Operating income | 210,442 |
| Personnel expenses | | Income from banking | |
| Staff costs | 37,220 | services | 62,448 |
| Staff benefits | 7,119 | Other operating income | 39,960 |
| Supplies by third party | 9,969 | Other banking income | 654 |
| Services provided by | | | |
| third party | 54,747 | Non operating income | - |
| Other banking expenses | 6,664 | | |
| Tax expenses | 2 | | |
| Non operating expenses | 66 | | |
| Depreciation expenses | 2,749 | | |
| Provisions | 24,153 | | |
| Operating profits | 142,368 | | |
| | <hr/> | | <hr/> |
| Total | 313,504 | Total | 313,504 |
| | <hr/> <hr/> | | <hr/> <hr/> |

Profit and loss account
 for the half-year ended 30 June 2016 (continued)
 (Expressed in thousands of Macau Patacas)

| <i>Profit and loss account</i> | | | |
|--|------------------------|-------------------------|------------------------|
| | <i>Half-year ended</i> | | <i>Half-year ended</i> |
| | <i>30 June 2016</i> | | <i>30 June 2016</i> |
| <i>Debit</i> | <i>Amount</i> | <i>Credit</i> | <i>Amount</i> |
| | <i>MOP'000</i> | | <i>MOP'000</i> |
| Loss related to prior years | 2,072 | Operating profit | 142,368 |
| Tax on profit | 17,027 | Income related to prior | 1,351 |
| Additional provision under AMCM rules | - | years | |
| Profit | 126,692 | Provision | 2,072 |
| Total | 145,791 | Total | 145,791 |

Cash flow statement
for the half-year ended 30 June 2016
(Expressed in thousands of Macau Patacas)

| | <i>Half-year ended 30 June 2016 MOP'000</i> |
|---|---|
| Operating activities | |
| Profit before taxation | 143,719 |
| Adjustments for: | |
| Depreciation and amortisation | 2,749 |
| Employees' options granted cost free by the ultimate holding company | 8 |
| Impairment charge and other credit risk provisions | 22,802 |
| Other movements in capital contribution related to employee share awards | (61) |
| Property revaluation | (128) |
| | <hr/> 169,089 <hr/> |
| (Increase)/decrease in operating assets: | |
| Change in Monetary bills with original maturity of more than three months | 571,185 |
| Change in placements with banks maturing after one month | (755,733) |
| Change in loans and advances to customers | (1,406,247) |
| Change in other assets | 229,966 |
| Increase/(decrease) in operating liabilities: | |
| Change in deposits from banks | 764,803 |
| Change in customer accounts | 2,471,200 |
| Change in other liabilities | (189,264) |
| Cash used in operating activities | 1,854,999 |
| Taxation paid | <hr/> - |
| Net cash used in operating activities | <hr/> 1,854,999 <hr/> |

Cash flow statement
for the half-year ended 30 June 2016 (continued)
(Expressed in thousands of Macau Patacas)

| | <i>Half-year ended</i> <i>30 June 2016</i> MOP'000 |
|--|---|
| Investing activities | |
| Purchase of property, plant and equipment | (2,091) |
| Net cash used in investing activities | (2,091) |
| Net cash outflow before financing | 1,852,908 |
| Financing activity | |
| Profit remitted to head office | (258,725) |
| Net cash used in financing activity | (258,725) |
| Net increase in cash and cash equivalents | 1,594,183 |
| Cash and cash equivalents at 1 January | 5,083,588 |
| Cash and cash equivalents at 30 June | 6,677,771 |
| Cash flows from operating activities include: | |
| Interest received | 207,610 |
| Interest paid | 28,049 |

Off-balance-sheet exposures as at 30 June 2016 (Expressed in thousands of Macau Patacas)

(a) *Contingent liabilities and commitments*

| | <i>Contractual amounts At 30 June 2016 MOP'000</i> |
|-----------------------------|--|
| Financial guarantees | <u>1,095,944</u> |
| Performance guarantees | <u>2,130,037</u> |
| Trade related contingencies | <u>71,668</u> |
| Other commitments | <u>8,553,205</u> |

Contingent liabilities and commitments are credit-related instruments which include acceptances, letters of credit, guarantees and commitments to extend credit. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

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 as at 30 June 2016 (continued)
 (Expressed in thousands of Macau Patacas)

(b) *Derivatives (continued)*

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

| | <i>At 30 June 2016</i> MOP'000 |
|-------------------------|-----------------------------------|
| Exchange rate contracts | 4,048,391 |
| | <u>4,048,391</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 off-balance sheet exposures are as follows:

| | <i>At 30 June 2016</i> | |
|---------------------------|--------------------------|-------------------------------|
| | <i>Assets</i> MOP'000 | <i>Liabilities</i> MOP'000 |
| Fair value | | |
| - Exchange rate contracts | 6,587 | 57,944 |
| | <u>6,587</u> | <u>57,944</u> |

| | <i>At 30 June 2016</i> MOP'000 |
|------------------------------|-----------------------------------|
| Credit risk weighted amounts | |
| - Exchange rate contracts | 15,712 |
| | <u>15,712</u> |

Off-balance-sheet exposures as at 30 June 2016 (continued)

(Expressed in thousands of 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 first half of the year and accordingly these amounts are shown on a gross basis.

Significant related party transactions

(Expressed in thousands of Macau Patacas)

Material related party transactions

The amount of related-party transactions during the first half year and outstanding balances as at 30 June 2016 are set out below:

| | <i>Fellow subsidiaries Half-year ended 30 June 2016 MOP'000</i> | <i>The Hongkong and Shanghai Banking Corporation, Hong Kong Branch Half-year ended 30 June 2016 MOP'000</i> |
|---------------------------------|---|---|
| Interest income | 183 | 5,783 |
| Interest expense | (10) | (25,178) |
| Fee and commission income | 3,365 | 1,520 |
| Fee and commission expense | (435) | (337) |
| Other operating income | 313 | - |
| Operating expenses | (11,249) | (37,642) |
| | <u>(7,833)</u> | <u>(55,854)</u> |
| For the half-year ended 30 June | <u>(7,833)</u> | <u>(55,854)</u> |

Significant related party transactions (continued)

(Expressed in thousands of Macau Patacas)

Material related party transactions (continued)

Transactions with group companies (continued)

| | <i>Fellow subsidiaries At 30 June 2016 MOP'000</i> | <i>The Hongkong and Shanghai Banking Corporation, Hong Kong Branch At 30 June 2016 MOP'000</i> |
|---|--|--|
| Cash and short-term funds | 1,153,659 | 4,172,428 |
| Interest receivable | 2 | 563 |
| Placement with banks maturing after one month | - | 480,760 |
| Deposits from financial institution | 192,906 | 7,009,413 |
| Other assets | - | 3,657 |
| Other liabilities | - | 55,315 |
| As at 30 June | <u>1,346,567</u> | <u>11,722,136</u> |

No impairment allowance was made in respect of the above loans to and placements with related parties.

The Branch's immediate parent is The Hongkong and Shanghai Banking Corporation Limited, which is incorporated in Hong Kong and the Branch's ultimate parent is HSBC Holdings plc, which is incorporated in the England. Both the immediate and ultimate parent companies produce consolidated financial statements for public use.

Credit risk management

(Expressed in thousands of 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 | At 30 June 2016 | | |
|----------------------------------|--|-------------------------------|-------------------------------------|
| | Gross loans and commitments MOP'000 | Debt securities MOP'000 | Financial derivatives MOP'000 |
| Macau SAR | 21,094,930 | 1,960,000 | 567,437 |
| in which: | | | |
| - banks | - | - | - |
| - governments and public sectors | - | 1,960,000 | - |
| - others | 21,094,930 | - | 567,437 |
| Hong Kong SAR | 2,429,077 | - | 3,480,954 |
| in which: | | | |
| - banks | - | - | 3,232,787 |
| - governments and public sectors | - | - | - |
| - others | 2,429,077 | - | 248,167 |
| | <u>23,524,007</u> | <u>1,960,000</u> | <u>4,048,391</u> |

(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>At 30 June 2016</i> | |
|-----------|---|---|
| | <i>Gross loans and advances MOP'000</i> | <i>Past due or impaired MOP'000</i> |
| Macau | 13,869,196 | 242,091 |
| Hong Kong | 2,023,018 | - |
| | <u>15,892,214</u> | <u>242,091</u> |

Credit risk management (continued)

(Expressed in thousands of Macau Patacas)

(b) *Loans and advances to customers analysed by industry sector*

| | <i>At 30 June 2016</i> |
|--|------------------------|
| | MOP'000 |
| Industry distribution of exposures | |
| - Manufacturing | 2,316,182 |
| - Construction and public works | 62,374 |
| - Trade (wholesale and retail) | 3,798,931 |
| - Restaurants, hotels and related activities | 9,115 |
| - Transport, warehouse and communications | 47,652 |
| - Individuals for house purchases | 6,213,795 |
| - Individuals for other purposes | 760,919 |
| - Others | 2,887,750 |
| | <u>16,096,718</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 30 June 2016, the amounts of specific provision by industry sector are shown as follows:

| | <i>At 30 June 2016</i> |
|----------------------------------|------------------------|
| | MOP'000 |
| - Manufacturing | 3,298 |
| - Individuals for other purposes | 982 |
| | <u>4,280</u> |

Credit risk management (continued)
(Expressed in thousands of Macau Patacas)

(c) **Analysis on assets and liabilities by remaining maturity**

| | At 30 June 2016 | | | | | | | Total MOP'000 |
|--|-------------------------|------------------------------|--|---|--|----------------------------|--|-------------------|
| | On demand MOP'000 | Within 1 month MOP'000 | 3 months or less but over 1 month MOP'000 | 1 year or less but over 3 months MOP'000 | 3 years or less but over 1 year MOP'000 | Over 3 years MOP'000 | Within an indefinite period MOP'000 | |
| Assets | | | | | | | | |
| Cash and balances with other financial institutions | 1,469,278 | - | - | - | - | - | 330,345 | 1,799,623 |
| Placements with banks and other financial institutions | - | 4,828,207 | 479,099 | 273,521 | - | - | - | 5,580,827 |
| Securities issued by AMCM | - | 410,000 | 880,000 | 670,000 | - | - | - | 1,960,000 |
| Loans and advances to customers | 206,840 | 2,549,694 | 2,203,055 | 1,325,109 | 1,942,836 | 7,864,904 | - | 16,092,438 |
| | <u>1,676,118</u> | <u>7,787,901</u> | <u>3,562,154</u> | <u>2,268,630</u> | <u>1,942,836</u> | <u>7,864,904</u> | <u>330,345</u> | <u>25,432,888</u> |
| Liabilities | | | | | | | | |
| Deposits and balances of banks and financial institutions | 104,886 | 80,000 | - | - | - | - | - | 184,886 |
| Deposits from Head Office and other branches | 49,651 | 73,129 | 142,248 | 36,291 | 6,901,000 | - | - | 7,202,319 |
| Deposits from non-bank customers | 13,536,754 | 3,328,433 | 618,058 | 185,366 | - | - | - | 17,668,611 |
| | <u>13,691,291</u> | <u>3,481,562</u> | <u>760,306</u> | <u>221,657</u> | <u>6,901,000</u> | <u>-</u> | <u>-</u> | <u>25,055,816</u> |

Credit risk management (continued)

(Expressed in thousands of Macau Patacas)

(d) *Analysis on past due assets*

The ageing analysis of advances to customers that are past due is as follows:

| | <i>At 30 June 2016</i> MOP'000 |
|---|-----------------------------------|
| Gross advances to customers that are past due | |
| - six months or less but over three months | 36,647 |
| - one year or less but over six months | 1,571 |
| - over one year | 3,297 |
| | <u>41,515</u> |

| | <i>At 30 June 2016</i> MOP'000 |
|---|-----------------------------------|
| Value of collateral on past due loans and advance | |
| - six months or less but over three months | 39,883 |
| - one year or less but over six months | 1,597 |
| - over one year | - |
| | <u>41,480</u> |

| | <i>At 30 June 2016</i> MOP'000 |
|---|-----------------------------------|
| Amount of specific provision made on past due loans and advance | |
| - six months or less but over three months | 982 |
| - one year or less but over six months | - |
| - over one year | 3,298 |
| | <u>4,280</u> |

As at 30 June 2016, there were no other assets that have been past due for bank and non-bank customers.

Foreign exchange risk management

(Expressed in thousands of Macau Patacas)

Foreign currency risk

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

| | <i>At 30 June 2016</i> MOP'000 |
|------------------|-----------------------------------|
| HKD | (94,511) |
| USD | (48,016) |
| Other currencies | <u>(587)</u> |
| Total | <u>(143,114)</u> |

Foreign exchange risk management (continued)

(Expressed in thousands of Macau Patacas)

Foreign currency risk

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

| | At 30 June 2016 | | | Total |
|--|-----------------------|-------------------|--------------------------|------------|
| | United States Dollars | Hong Kong Dollars | Other foreign currencies | |
| <i>In thousands of MOP equivalent</i> | | | | |
| Assets | | | | |
| Cash and balances at central banks | 1,230 | 106,088 | 6,351 | 113,669 |
| Items in course of collection from banks | - | 46,064 | - | 46,064 |
| Loans and advances to banks | 472,312 | 269,028 | 4,123 | 745,463 |
| Loans and advances to customers | 2,938,231 | 11,275,454 | 361,350 | 14,575,035 |
| Other assets | 19,256 | 39,292 | 437 | 58,985 |
| Prepayments, accrued income and interest | 6,007 | 13,684 | 302 | 19,993 |
| Balances with intragroup | 2,982,573 | 1,304,394 | 1,518,478 | 5,805,445 |
| Spot assets | 6,419,609 | 13,054,004 | 1,891,041 | 21,364,654 |

Foreign exchange risk management (continued)

(Expressed in thousands of Macau Patacas)

Foreign currency risk (continued)

| | At 30 June 2016 | | | Total |
|--|-----------------------|---------------------|--------------------------|---------------------|
| | United States Dollars | Hong Kong Dollars | Other foreign currencies | |
| <i>In thousands of MOP equivalent</i> | | | | |
| Liabilities | | | | |
| Deposits by customers | (8,690,771) | (4,859,245) | (780,511) | (14,330,527) |
| Items in the course of transmission to other banks | - | (44,380) | - | (44,380) |
| Other liabilities | (67,671) | (14,180) | (12,892) | (94,743) |
| Accruals and deferred income | (560) | (1,844) | (316) | (2,720) |
| Deposits by banks | - | - | - | - |
| Balances with intragroup | (27,696) | (6,957,095) | - | (6,984,791) |
| Spot liabilities | <u>(8,786,698)</u> | <u>(11,876,744)</u> | <u>(793,719)</u> | <u>(21,457,161)</u> |
| Forward purchase | <u>3,142,587</u> | <u>326,969</u> | <u>578,835</u> | <u>4,048,391</u> |
| Forward sales | <u>(823,514)</u> | <u>(1,598,740)</u> | <u>(1,676,744)</u> | <u>(4,098,998)</u> |
| Net long non-structural position | <u>(48,016)</u> | <u>(94,511)</u> | <u>(587)</u> | <u>(143,114)</u> |

Liquidity risk management

(Expressed in thousands of Macau Patacas)

The following table summarizes the key quantitative indicators for liquidity risk for the half-year ended 30 June 2016:

| | | |
|-----|---|-----------|
| (a) | The arithmetic mean of the minimum weekly amount of cash in hand that is required to be held | 457,444 |
| (b) | The arithmetic mean of the average weekly amount of cash in hand | 665,041 |
| (c) | The arithmetic mean of the specified liquid assets at the end of each month | 9,927,022 |
| (d) | The average ratio of specified liquid assets to total basic liabilities at the end of the month | 62.3% |
| (e) | The arithmetic mean of its one-month liquidity ratio in the last week of each month | 913.5% |
| (f) | The arithmetic mean of its three-month liquidity ratio in the last week of each month | 952.7% |

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 thousands of Macau Patacas)

(a) **Capital commitments**

There were no capital commitments outstanding at 30 June 2016 not provided for in the financial statements.

(b) **Operating lease commitments**

At 30 June 2016, the total future minimum lease payments under non-cancellable operating leases are payable as follows:

| | <i>At 30 June 2016</i> MOP'000 |
|--------------------------------|-----------------------------------|
| Within 1 year | 2,647 |
| After 1 year but within 5 year | 1,005 |
| | <hr/> |
| | 3,652 |
| | <hr/> <hr/> |

Other information in relation to positions of Head Office, The Hongkong and Shanghai Banking Corporation Limited (Expressed in Hong Kong dollars)

The Branch is one of the branches of The Hongkong and Shanghai Banking Corporation Limited (“the Bank”) 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 annual audited consolidated financial statements of the HSBC group of which the Branch is a member.

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

(a) **Consolidated capital adequacy ratio**

At 30 June 2016
%

| | |
|-----------------------------------|------|
| Capital adequacy ratio at 30 June | |
| Total capital ratio at 30 June | 19.2 |
| Tier 1 capital ratio at 30 June | 17.3 |

The capital ratios was contained in the ‘Capital Adequacy Ratio’ return submitted to the Hong Kong Monetary Authority (“HKMA”) by The Hongkong and Shanghai Banking Corporation Limited on a consolidated basis that is specified by the HKMA under the requirements of section 3C(1) of the Banking (Capital) Rules.

Other information in relation to positions of Head Office,
 The Hongkong and Shanghai Banking Corporation Limited
 (continued)

(Expressed in Hong Kong dollars)

(b) *Share capital and reserves*

| | <i>At 30 June 2016</i> HKD million |
|----------------------------|---------------------------------------|
| Share capital | 114,359 |
| Other equity instruments | 14,737 |
| Other reserves | 99,317 |
| Retained profits | 392,769 |
| | <hr/> |
| Total shareholders' equity | 621,182 |
| Non-controlling interests | 49,603 |
| | <hr/> |
| Total equity | <u>670,785</u> |

(c) *Consolidated assets, liabilities and profits position*

| | <i>At 30 June 2016</i> HKD million |
|---------------------------------|---------------------------------------|
| Total assets | 7,404,171 |
| Total liabilities | 6,733,386 |
| Loans and advances to customers | 2,734,234 |
| Deposits by banks | 236,400 |
| Customer accounts | 4,735,096 |
| Profit before taxation | <u>53,409</u> |

(d) *Shareholders with qualifying holdings*

The Branch is one the branches of The Hongkong and Shanghai Banking Corporation Limited ("the Bank"). The ultimate holding company of the Bank is HSBC Holdings plc, which is incorporated in England. There are no shareholders with major holdings in HSBC Holdings ordinary shares.

Other information in relation to positions of Head Office, The Hongkong and Shanghai Banking Corporation Limited (continued)

(e) ***Board of Directors***

The Board of Directors of the Bank at 30 June 2016 comprises:

Executive directors

Stuart Gulliver, Chairman
Peter Tung Shun Wong, Deputy Chairman and Chief Executive
Rose Wai Mun Lee

Non-executive directors

Laura Cha May Lung, GBS, Deputy Chairman
Zia Mody, Deputy Chairman
Graham John Bradley
Dr Christopher Wai Chee Cheng, GBS, OBE
Dr Raymond Kuo Fung Ch'ien, GBS, CBE
Irene Yun-lien Lee
Jennifer Xinzhe Li
Victor Tzar Kuoi Li
John Rober Slosar
Dr Rosanna Yick-ming Wong, DBE
Marjorie Mun Tak Yang, GBS
Tan Sri Dr Francis Sock Ping Yeoh, CBE