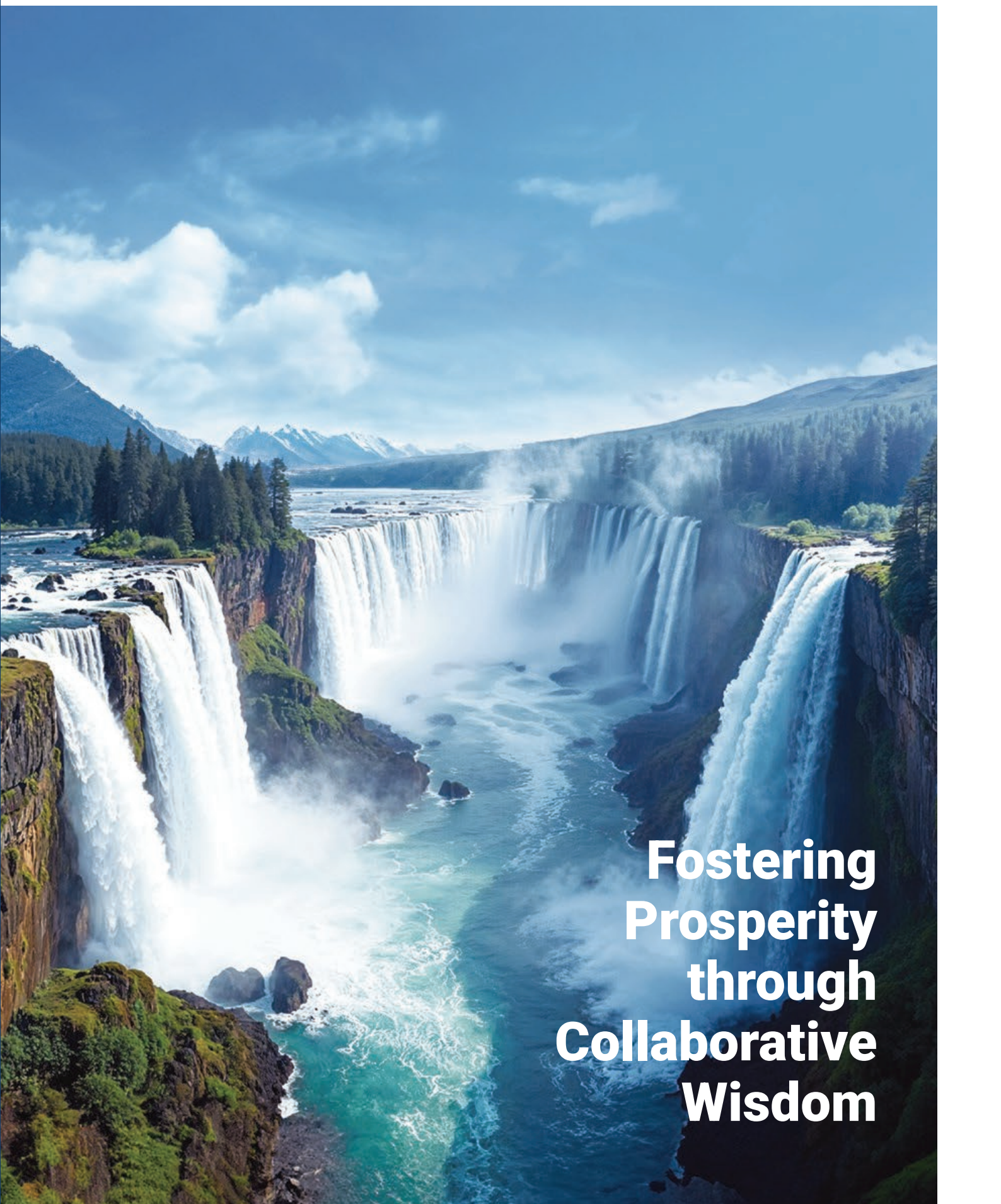




**Fostering
Prosperity
through
Collaborative
Wisdom**

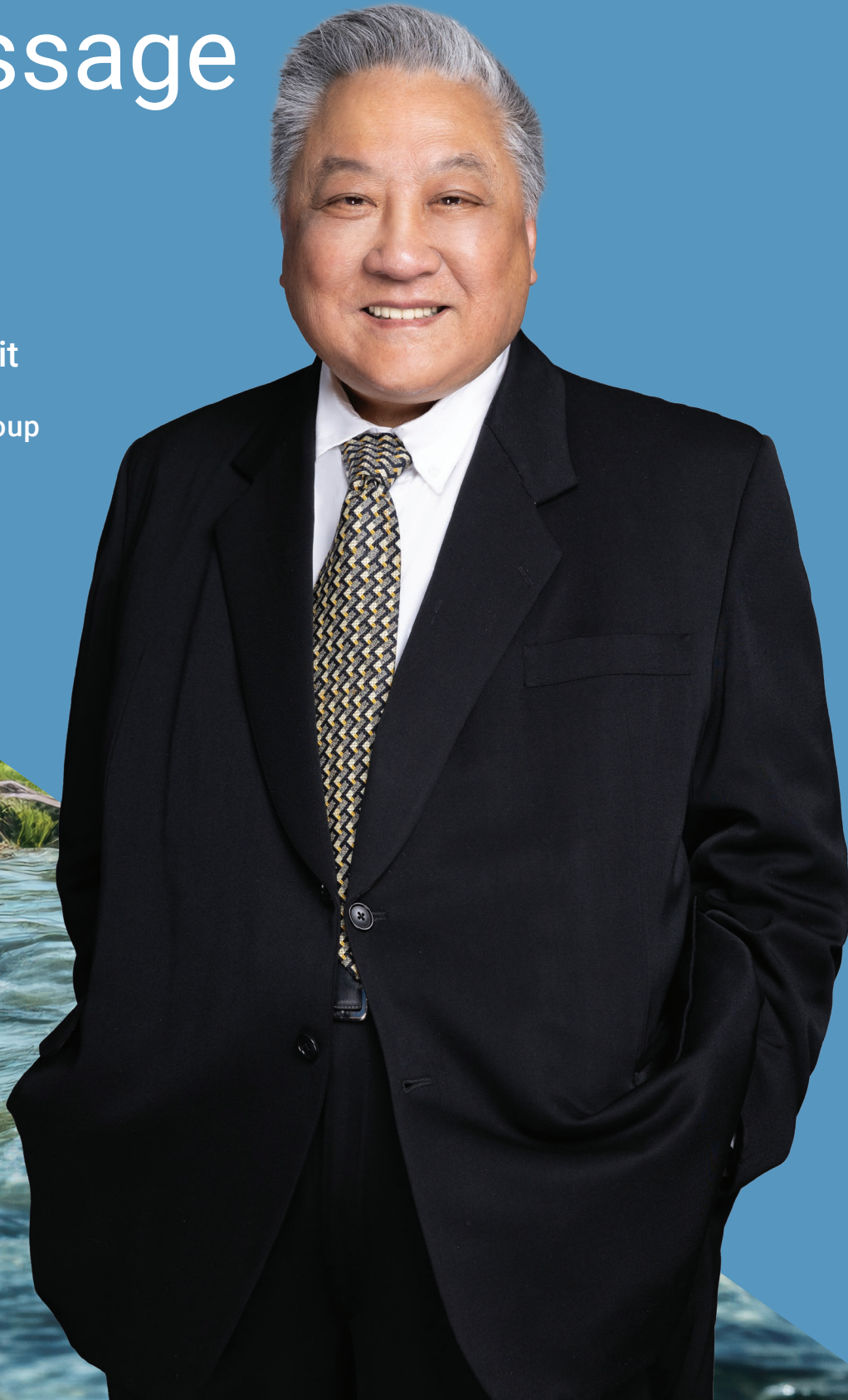


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Chairman's Message

Stanley Au Chong-Kit
Chairman
Delta Asia Financial Group



Rooted in Hong Kong and Macau, Embracing a Global Vision Committed to People, Building a Legacy of Excellence

Since its establishment, Delta Asia Financial Group has served the community for over nine decades and remains to this day the only financial institution in Asia wholly owned by a single family. From its origins as a small money exchange, the Group has grown into an institution firmly rooted in Hong Kong and Macau, with an expanding presence across the Greater Bay Area.

Through continuous refinement and innovation, the Group remains committed to providing clients with high-quality and diversified financial and banking services that are tailored to meet their evolving needs.

As a third-generation successor of a family business, I have been deeply influenced by my father's Confucian values. As we prepare to pass stewardship to the fourth generation, I am committed to carrying forward a business philosophy grounded in Confucian principles, a people-centric approach, Christian values, and a strong sense of service to the community.

People are the Group's most valuable asset. Guided by this belief, Delta Asia strives to create opportunities for employee development, deliver value to clients, and generate sustainable returns for shareholders. By placing people at the centre of its operations, the Group seeks to achieve meaningful and sustainable development while maintaining resilience and stability in an evolving environment. It is my hope that this philosophy may also extend beyond our organisation and contribute to broader social well-being and a better future.

The Group's core values of professionalism, care, growth, and loyalty continue to guide its decisions and actions. Professionalism underpins the delivery of high-quality services. Care fosters long-term and trusted client relationships. A commitment to growth enables continuous improvement and innovation. Loyalty strengthens trust and support among stakeholders. Together, these values shape the Group's culture and provide a solid foundation for its long-term and sustainable development.

As a fourth-generation financial institution, Delta Asia Financial Group is entering a new chapter on its journey towards a centennial legacy. Looking ahead, the Group will continue to uphold its core values, bringing together talent across industries and advancing its development with a long-term perspective. By fostering close and enduring partnerships with clients and by gaining a deep understanding of their needs, the Group remains dedicated to delivering tailored and high-quality service experiences.

Amid a rapidly changing environment, we will continue to work alongside our clients to navigate challenges, capture opportunities, and create shared value through disciplined and professional financial services, building a sustainable and prosperous future together.

區宗傑
Stanley Au

Chairman
Delta Asia Financial Group

Chairman's Achievements and Vision



Pioneering Finance with Strategic Foresight

Stanley Au was born into a banking family and, as the third-generation successor, has led Delta Asia Financial Group for more than five decades. Under his leadership, the Group has developed into a comprehensive financial institution and remains the only financial institution in Asia wholly owned by a single family.

As a seasoned financier and one of Hong Kong's first-generation investment bankers, Mr. Au has been recognised by the Financial Times in the United Kingdom and Das Kapital of Germany as one of Hong Kong's most successful financiers. With a broad and forward-looking perspective, he has actively contributed to the development of the financial industry and is widely regarded as a pioneer in the sector.

Family Heritage Since 1935

From Money Exchange to Century-Long Commitment

The Group's heritage dates back to 1935, when Mr. Au's granduncle, Mr. Au Chi Yan, together with his father, Mr. Au Wing Ngok, founded "Hang Sang Exchange" in Macau, the predecessor of Banco Delta Asia.

As a successor to this banking legacy, Mr. Au moved from Macau to Hong Kong after completing his secondary education in 1958 and began his career as a trainee at Hang Tai Exchange (恒泰銀號). Three years later, with the encouragement of his father, he established Delta Asia Credit Limited in Hong Kong, commencing operations in currency exchange and formally entering the financial market.

In the early 1980s, Mr. Au assumed leadership of the business as the third generation of the family. He further expanded the Group's scale and, in the 1990s, restructured its Hong Kong and Macau operations under Delta Asia Financial Group, strengthening its ability to provide professional financial services to clients.

An Industry Pioneer with Enduring Influence

A trailblazer in the development of Hong Kong's financial industry, Mr. Au was invited in the 1970s to undertake professional training at National Westminster Bank in the United Kingdom and Credit Suisse in Switzerland. He subsequently introduced the concepts of modern foreign exchange trading

and merchant banking to Hong Kong. He further pioneered the introduction of London Gold trading to the city, establishing an international gold market in Hong Kong that made it the largest gold dealer in all of Asia at the time, contributing significantly to the advancement of Hong Kong's financial sector.

Under Mr. Au's leadership, the Group's business expanded from banknote trading into the global foreign exchange market. Its client base came to encompass Hong Kong's three great shipping magnates — Sir Yue-Kong Pao of World-Wide Shipping, T.Y. Chao of Wah Kwong Shipping, and C.Y. Tung of Orient Overseas — as well as the world's Seven Sisters oil companies, with reach further extending into the oil-producing nations of the Middle East. This further strengthened the Group's international financial network.

Beyond the financial sector, Mr. Au has contributed across public governance, national advisory roles, and community service, leaving a lasting impact during key periods of development for Hong Kong, Macau, and the nation.

From Financial Leadership to Public Service

In recognition of his professional expertise and contribution to the industry, Mr. Au began his career in public service in 1985 upon his appointment as Supervisor of the Macau Association of Banks. He subsequently held a series of prominent roles, including serving two terms as a Director of The Stock Exchange of Hong Kong, and as a member of the Hong Kong Monetary Authority's Committee on Foreign Exchange and Money Market Operations, appointments that firmly established his authority in the field of financial regulation.

A Strategic Partner for Small and Medium Enterprises

Mr. Au has long been committed to social and economic development and recognises that small and medium-sized enterprises ("SMEs") are a key driver of economic growth. In 1998, he founded The Macao SME Association and has served as its President since, actively supporting the development and international integration of SMEs.

SMEs are a cornerstone of the economy. They create employment, drive innovation, and sustain market vitality. As a financial institution, the Group plays an important supporting role by providing financing, risk management, and financial advisory services, thereby enabling the growth of SMEs. The Group believes that by bringing together talent across industries and fostering cross-sector collaboration, it can generate meaningful synergies and create shared development opportunities for SMEs, ultimately contributing to the sustainable growth of businesses, financial institutions, and the broader economic ecosystem.

Supporting Hong Kong and Macau, Contributing to National Development

At the regional level, Mr. Au participated in the first Chief Executive election of Macau in 1999, witnessing this historic milestone. In the same year, he was conferred the rank of Grand Officer of the Order of Merit by the President of Portugal, in recognition of his public contributions and influence.

Mr. Au also served consecutively as a member of the Legislative Assembly of Macau for its first and second terms, participating deeply in the development of the SAR's legal framework. At the national level, he was successively appointed as a member of the Beijing Municipal Committee of the Chinese People's Political Consultative Conference and as a member of the National Committee of the

Chinese People's Political Consultative Conference, actively contributing his counsel to national development. He further dedicated many years to the Trust Committee of the Macau Foundation (2001–2022), deepening his engagement with the governance of the Special Administrative Region.

Having witnessed the historical transformation of Macau, Mr. Au recognises that technology is a key driver of social progress in a rapidly evolving world. He actively supports the development of young technology talent, with a focus on opportunities arising from the Greater Bay Area, while encouraging broader international perspectives and contributing to the diversification of industries. Through these efforts, he seeks to enable the people of Macau to realise their potential and to participate in a wider global landscape.

In line with the Group's commitment to serving the community, Mr. Au has long championed the advancement of education in Hong Kong and Macau. He has served as a member of the Board of Governors of Pui Ching Middle School, Macau, and as a former member of both the Board of Governors and the University Council of the University of Macau. He has also served concurrently as an Honorary Director of the Kiang Wu Charitable Association, making significant contributions to the fields of healthcare and philanthropy, and building a cross-sector network of social service and community engagement.

Mr. Au is committed to passing on the values of integrity, diligence, and pragmatic progress that are characteristic of Macau. He hopes to inspire younger generations to pursue their aspirations with confidence and to contribute to national development. He expresses his sincere wish for the continued prosperity of the nation and the sustained development of Hong Kong and Macau, so that individuals may realise their potential and achieve their aspirations.



A Legacy of Achievement and Contribution

As a son of Macau, Mr. Au has achieved notable accomplishments in the business sector. He has also contributed to the development of the industry through a forward-looking approach and a commitment to integrity, earning broad recognition over time.

He remains committed to giving back to the community and to supporting charitable initiatives, upholding the principle of contributing to and serving society. His longstanding efforts include The Delta Asia Student Quiz Contest, established in 1990, as well as ongoing support for the Hong Kong Children's Heart Foundation since 2016, alongside collaborations with various non-profit organisations. Through these initiatives, he continues to advance the Group's commitment to corporate social responsibility.

Building on the Past, Shaping the Future

Amid a dynamic financial landscape, Mr. Au has remained steadfast in his values and sense of responsibility. As the third-generation leader of the family business, he places strong emphasis on continuity and succession. In recent years, he has actively supported the development of his daughter, Lai-Chong Au, as the fourth-generation successor.

Working together, they continue to advance the Group's diversified development and contribute to a new chapter in its long-term legacy.



The administrative headquarters of Banco Delta Asia is situated at St. Augustine's Square, part of the Historic Centre of Macau inscribed on the UNESCO World Heritage List in 2005.

About Delta Asia

Since its establishment, Delta Asia Financial Group has evolved over four generations, developing a legacy of expertise and a trusted reputation that endures across time.

Founded in 1935, Delta Asia Financial Group is among the few financial institutions in Asia that are wholly owned by a single family. It is currently led by its third-generation Chairman, Mr. Stanley Au, while his daughter, Miss Lai-Chong Au, serves as Chief Executive Officer.

For more than nine decades, the Group has remained committed to providing clients with high-quality financial services. Its operations include banking and general insurance services in Macau, as well as investment and wealth management services in Hong Kong. Building on its extensive experience in Hong Kong and Macau, the Group continues to expand its presence and has recently established a representative office in Guangzhou.

As a family-owned institution, the Group recognises the value of long-term relationships and the importance of growing, protecting, and passing on wealth across generations. While the external

environment continues to evolve, the Group remains committed to understanding its clients and to delivering value that extends beyond financial outcomes to support clients and their families over the long term.

Looking ahead, the Group will continue to pursue sustainable development through a collaborative approach. It seeks to build strategic partnerships with clients, share development opportunities with employees, and deepen engagement with the broader community, with a particular focus on supporting the development of SMEs. Through this integrated approach, the Group aims to contribute to a sustainable ecosystem that balances business objectives with positive social impact.

The Group looks forward to working alongside its clients, employees, and the wider community to create new opportunities for sustainable growth.

Milestone

Nine Decades of Foundation, a Century of Vision

Delta Asia Financial Group has been developed across three generations and is transitioning to the fourth. In response to a rapidly evolving financial environment, the Group continues to advance strategic transformation and service innovation. By leveraging technology and professional expertise, it is committed to delivering comprehensive wealth management solutions to its clients.

Building on its heritage, the Group seeks to maintain a balance between tradition and innovation, ensuring that its financial services remain both professional and dependable, while addressing the evolving needs of clients at different stages of life.

Milestone



滙聚百川 業創輝煌

2025



Mr. Au Chi Yan, granduncle of Mr. Stanley Au, and Mr. Au Wing Ngok, his father, established Banco Hang Sang in Macao.

1935

1962



Mr. Stanley Au established Delta Asia Limited in Hong Kong.

1970



Banco Hang Sang was elevated from a money exchange to a fully licensed commercial bank.

1973

Delta Asia Securities and other companies were established in Hong Kong.

1989



Delta Asia launched the Delta Asia Student Quiz Contest

1990



Delta Asia Wealth Management Limited was established in Hong Kong.

1993-1999



Mr. Stanley Au served two terms as a Director of The Stock Exchange of Hong Kong.

1994

The Group was renamed Delta Asia Financial Group. Banco Delta Asia in Macau was formally designated under its current name.



1998



Mr. Stanley Au founded the Macao SME Association and assumed the role of President.

2003



The Banco Delta Asia Bank Centre and The Administrative Centre were inaugurated in Macau.

2010



Delta Asia Financial Group celebrated its 75th anniversary.

2024



Delta Asia and Manulife entered a 15-year bancassurance partnership agreement.



Banco Delta Asia Private Banking and Delta Asia Cone Marshall (DACM) Family Office Advisory Limited were officially established.



Delta Asia Financial Group celebrated its 90th anniversary.



Delta Asia (Guangzhou) Consulting Limited commenced operations, further strengthening the Group's coverage network across the Greater Bay Area.

Marking

90 Years of Dedication and Resilience:

Committed to Delivering Comprehensive and

High-Quality Financial Services

To mark the 90th anniversary of Delta Asia Financial Group, the Group held the "Delta Asia 90th Anniversary Lighting Ceremony" and the forum "Delta Asia: 90 Years Onward • Embracing a New International Generation" on 12 November 2024 in Macau. Distinguished guests of honour, guest speakers, Non-Executive Directors of Delta Asia, and members of the Delta Asia Supreme Command Committee gathered to witness this momentous occasion.



Guests of Honour:

Mr. Ho Hau Wah, Vice-chairman of the Chinese People's Political Consultative Conference (CPPCC)
Mr. Ho Ion Sang, Member of the Standing Committee of the National Committee of the CPPCC and Member of the Legislative Assembly of the Macao Special Administrative Region
Dr. Wang Chun Xin, Deputy Head of the Chief Executive's Policy Unit (CEPU), Hong Kong Special Administrative Region (HKSAR)

Board Members and Management Team of the Group:

Mr. Stanley Au Chong-Kit, Miss Lai-Chong Au, Ms. Catherine Wong Kwok-yan, Mr. Francis Tsui King-chung, Ms. Peggy Chan, Mr. Kim-kuen Yip, Mr. Edward Chiu Tak-wah, Mr. Lai-pong Wong, Ms. Vicky Si Pui-ying, Mr. Ronald Lam Ho-yin, Mr. Ivan Pak Hing-yan, Mr. Vincent Chan Kam-ki, Mr. Bell Wong Kwok-hung

Prof. Frederick Ma Si-hang, Chairman, FWD Group
Dr. Chan Sau San, Chairman, Monetary Authority of Macau
Mr. Ip Sio Kai, Chairman of the Macau Association of Banks
Prof. Edward Chen Kwan-yiu, Honorary Professor, HKU Business School, The University of Hong Kong
Mr. Andrew Fung Hau-chung, Adjunct Professor, The Hang Seng University of Hong Kong

Board of Directors



From left: Ms. Catherine Wong Kwok-yan, Ms. Peggy Chan, Prof. Edward Chen Kwan-yiu, Mr. Stanley Au Chong-Kit, Miss Lai-Chong Au, Mr. Francis Tsui King-chung, Mr. Edward Leung Hoi-kwok

The Board of Directors of Delta Asia Financial Group brings together experienced professionals from the financial, academic, and business sectors, providing strategic guidance to support the Group's development. Board members collectively possess decades of experience across a broad range of disciplines, including financial services, academic research, corporate governance, and technology, contributing to well-rounded and informed decision-making.

The diversity of backgrounds and expertise among Board members provides a strong foundation for the Group's long-term development. With representation across finance, legal, academic, and technology sectors, the Board can assess market trends and challenges from multiple perspectives, supporting informed analysis, encouraging innovation, and facilitating forward-looking strategy formulation.

Board members bring extensive industry experience and have established track records in their respective fields. Their professional expertise enhances the quality of decision-making and supports effective responses to complex business environments. This

depth of experience enables the Group to respond to changing market conditions, identify opportunities, and deliver value to clients.

The Board maintains high standards of corporate governance, with a focus on transparency and accountability. It seeks to ensure that all decisions are made in the best interests of the Group, while taking into consideration the needs of shareholders and other stakeholders. The Board also reflects a balanced gender composition, supporting diversity in governance. This governance framework contributes to investor confidence and supports the Group's reputation and long-term competitiveness.

Overall, supported by the Board's extensive professional experience and international perspective, the Group continues to benefit from strategic guidance across areas including the development of the Greater Bay Area, financial technology innovation, and cross-border wealth management. Through ongoing enhancement of its governance framework, the Group is well positioned to navigate a dynamic market environment, pursue sustainable growth, and deliver long-term value to its clients.

Board of Directors



Mr. Stanley Au Chong-Kit
Group Chairman

Mr. Au is the Chairman of Delta Asia Financial Group and has over six decades of experience in the financial industry. He is the founder and Chairman of the Macao SME Association and the Delta Asia SME Training Institute.

In 1980, Mr. Au consolidated the family's banking operations in Macau with its securities business in Hong Kong, formally establishing Delta Asia Financial Group and positioning it across both Hong Kong and Macau.

Mr. Au has long been dedicated to social and economic development. He has held various public positions, including Chairman of the International Small Business Congress, Member of the National Committee of the Chinese People's Political Consultative Conference, and Member of the Legislative Assembly of the Macau Special Administrative Region, actively advising on social and economic development both locally and internationally.

Mr. Au has been recognised by the Financial Times in United Kingdom and Das Kapital in Germany as one of Hong Kong's most successful financiers.



Miss Lai-Chong Au
Group Chief Executive Officer

Miss Lai-Chong Au is the Group Chief Executive Officer and Board Member of Delta Asia Financial Group. As the fourth-generation leader, she oversees the Group's strategic direction, corporate governance, and regional expansion across banking, wealth management, asset management, and insurance businesses in Hong Kong, Macau and the Greater Bay Area.

With over 20 years of experience in the financial industry, including senior leadership roles at Hamon Investment Group, Miss Au rejoined Delta Asia in 2016. Since then, she has driven the Group's digital transformation and cross-border capabilities.

Beyond her corporate responsibilities, Miss Au is an advocate for sustainable finance. She is the founder and curator of Second Stage (a social venture builder) and serves on the Board of Directors of the Golden Age Foundation, alongside several public and community appointments. A regular columnist and public commentator, she shares insights on finance, leadership, corporate governance, and long-term economic trends.

She holds a Bachelor of Science degree from King's College London, United Kingdom.



Prof. Edward Chen Kwan-yiu, GBS, CBE, JP
Non-Executive Director

Prof. Chen is currently an Honorary Professor of HKU Business School, The University of Hong Kong, an Independent Non-Executive Director of The Wharf (Holdings) Limited and First Pacific Company Limited, a Director of the Hong Kong Institute for Monetary Research, a Fellow of the Hong Kong Institute for Humanities and Social Sciences at The University of Hong Kong, a Fellow of the Hong Kong Academy of Finance, and an Honorary Professor of the Hong Kong Metropolitan University.

Prof. Chen graduated from the University of Hong Kong and the University of Oxford, and is the former President of Lingnan University in Hong Kong. He previously served as Chair Professor and Director of the Centre of Asian Studies at The University of Hong Kong, Chairman of the Consumer Council, an appointed Member of the Executive Council of Hong Kong, an appointed Member of the Legislative Council of Hong Kong, and Chairman of the Board of Directors of HKU School of Professional and Continuing Education.



Mr. Edward Leung Hoi-kwok
Non-Executive Director

Mr. Leung is the former Chief Economist of the Hong Kong Trade Development Council, and has also served as Senior Economist of the Export Finance and Insurance Corporation in Australia. He brings extensive experience in international trade and macroeconomic analysis.

Mr. Leung graduated from the Chinese University of Hong Kong with a Bachelor of Social Science degree in Economics with First Class Honours, and subsequently obtained his Master of Philosophy degree from the same institution. He has been admitted as a Barrister-at-Law in England, Hong Kong, and Australia, and has served as a member of the Transport Advisory Committee of the Hong Kong Special Administrative Region Government, making notable contributions to public policy and cross-disciplinary advisory work.



Ms. Catherine Wong Kwok-yan
Non-Executive Director

Ms. Wong is an Accredited Certified Coach of the International Coach Federation and the founder of her own human resources consulting practice, specialising in leadership development and organisational change, with a particular expertise in enhancing corporate competitiveness through strategic talent management.

Ms. Wong was previously the Hong Kong office head of a global US consultancy, where she provided advisory services to a number of leading financial institutions on managing corporate reputation and building organisational culture, achieving outstanding results. Drawing on her forward-looking thinking and innovative approach, she brings extensive practical experience in corporate branding, market positioning, and the development of sustainable business strategies, and has successfully guided clients through business transformation and long-term growth.



Mr. Francis Tsui King-chung
Non-Executive Director

Dr. Tsui currently serves as a Director of Transformational SME in Canada, an Honorary Associate Professor in the School of Humanities at The University of Hong Kong, and an Assistant Professor of Global Leadership at Fuller Theological Seminary. He brings extensive experience in financial advisory services, family office management, and direct investment.

Dr. Tsui holds multiple higher degrees from the University of Hong Kong, the University of Hawai'i at Mānoa, and other institutions, spanning the fields of modern Chinese history and business administration. Following his return to Hong Kong in 2000, he founded DMC Investments Ltd. and served as its President, and has continued to serve as a company advisor since stepping down from the role. He has served as a Director of listed companies on exchanges in Mainland China, Hong Kong and the US for over two decades, and is a Founding Member of the Hong Kong Professionals and Senior Executive Association.



Ms. Peggy Chan
Non-Executive Director

Ms. Peggy Chan is the Founder and Chairperson of the Excel Technology Group, which specialises in providing financial technology software and services to many prestigious financial institutions. Excel Technology Group currently has over 500 consultants and software engineers, with offices in Hong Kong, Beijing, Shanghai, Hangzhou, Shenzhen, Taipei, Singapore, and Kuala Lumpur, serving clients across more than 30 countries and regions worldwide.

Ms. Chan was educated in the United States and began her career as a Senior Manager at Ernst & Young in Washington, D.C. She is also the founder of several internet and education technology ventures. In 1990, Ms. Chan was presented with the Young Entrepreneur Business Award in recognition of her contributions to the information technology industry.



Dr. Anthony Neoh, SC, JP
Board Advisor

Dr. Anthony Neoh is currently Co-Chairman of the Asian Academy of International Law. A Senior Counsel of the Hong Kong Bar, he specialises in international litigation, arbitration, and financial regulatory matters.

Dr. Neoh joined the Hong Kong Civil Service in 1966, serving for 13 years. He commenced practice at the Bar in 1980, was admitted to the California Bar in 1984, and was appointed Queen's Counsel in 1990 (re-designated Senior Counsel in 1997).

Dr. Neoh served as a member of the Council and Listing Committee of The Stock Exchange of Hong Kong, and chaired its Disciplinary Committee and the Debt Securities Group. He subsequently served as Chairman of the Securities and Futures Commission of Hong Kong, and became the first Asian to be elected Chairman of the Technical Committee of the International Organization of Securities Commissions (IOSCO). He was thereafter appointed Chief Advisor to the China Securities Regulatory Commission at the personal invitation of former Premier Zhu Rongji, and has served in a range of prominent public roles including Chairman of the Independent Police Complaints Council, inaugural Fellow of the Hong Kong Finance Academy of the Hong Kong Monetary Authority, and Co-Chairman of the China National Securitization Forum.

Dr. Neoh has served as a member of the Council of the Chinese University of Hong Kong for nearly 30 years, and has held adjunct and visiting professorships at Peking University, Tsinghua University, and Harvard Law School. He has a long-standing commitment to the development of financial rule of law, corporate governance, and ESG.

Management Team

Pooling Wisdom, Achieving Excellence

The strength of the financial sector lies in bringing together professionals from diverse disciplines, enabling organisations to capture opportunities in the global market. Like a river that grows stronger by drawing from many streams, Delta Asia adopts an open and inclusive approach, integrating a broad range of experience and perspectives to deliver financial services with professionalism, agility, and innovation, in response to the evolving needs of its clients.

The Group's management team comprises seasoned professionals from the financial industry, with core members bringing over 25 years of deep expertise in finance and wealth management. The team possesses distinctive insight and hands-on experience across capital markets, asset management, risk control, and financial services innovation. Members have led critical transformations at a number of financial institutions, spanning digital finance strategy, wealth management business development, and the strengthening of compliance and risk management frameworks, and bring a keen understanding of global financial trends and regional market dynamics.

We firmly believe that our people are the Group's most valuable asset, and that their professional capabilities and value creation are fundamental to our long-term success. We are committed to attracting and developing outstanding talent whose values are closely aligned with those of the Group, and to providing them with a high-quality, open, and inclusive platform for growth, so that every member of our team may fully realise their potential and achieve personal and professional growth together with the Group.



From left:
Mr. Edward Chiu Tak-wah, Chief Transformation Officer
Mr. Vincent Chan Kam-ki, Consultant
Miss Lai-Chong Au, Group Chief Executive Officer
Mr. Stanley Au Chong-kit, Chairman
Ms. Vicky Si Pui-ying, Consultant
Mr. Ivan Pak Hing-yan, Head of Group Internal Audit



The Strength Behind Our Success

A Heritage of Stewardship, A Commitment to Service Excellence

As a family-owned financial institution with over 90 years of history, Delta Asia Financial Group understands the distinct needs of businesses, families, and individuals across areas such as business development, wealth management, succession planning, and risk management.

This perspective underscores the importance of building long-term trust. The Group seeks not only to serve its clients, but to support them over time. Beyond professional expertise, it aims to safeguard the wealth, well-being, and future of clients and their families.

A Hong Kong and Macau Dual-City Legacy, Insight with Perspective

Since its establishment, the Group has maintained a strong presence in Hong Kong and Macau, and in recent years has extended its reach to Mainland China. Drawing on decades of experience, it has developed an extensive network of relationships and professional expertise. This enables effective collaboration and supports clients in capturing opportunities in areas such as business development and asset allocation.

Global Reach, Trusted Partnerships

The Group has established relationships with a range of international financial institutions, insurance providers, and professional organisations. By combining global resources with local insight, it provides clients with stable and forward-looking wealth management and protection solutions, supporting them in navigating complex and evolving market conditions.

Agile and Tailored, Decisive and Efficient

With a streamlined organisational structure, the Group is able to respond efficiently to market developments and client needs. Its teams operate with flexibility and agility, enabling timely and effective decision-making in a dynamic environment.

Integrated Solutions, Seamless Experience

The Group is dedicated to providing integrated financial services. From banking services and wealth planning to corporate advisory and trust arrangements, clients can access comprehensive professional support through the Group's digital platform.

A Legacy Refined, A Future Sustained

With a heritage built over nine decades, the Group continues to work alongside its clients to support the preservation and growth of wealth, contributing to long-term prosperity across generations.

Macau's Trusted Banking Partner

Rooted in the Community, Diverse in Service

As a community-focused local bank with deep roots in Macau, Delta Asia Financial Group upholds a people-first, service-led philosophy. The Group provides comprehensive, accessible, and reliable financial services to corporate clients, small and medium-sized enterprises, and individual customers. Its objective is to serve as a long-term financial partner, supporting clients at every stage of life and across each phase of business development.

Retail Banking: Close to Everyday Needs

With branches across Macau's major commercial and residential districts, the Group offers professional and personalised face-to-face banking services. In parallel, it continues to enhance its digital capabilities through mobile banking, enabling clients to manage accounts, make transfers, and access banking services conveniently.

Retail clients are supported through a diversified range of financial products and services, including:

- ▶ **Savings and Time Deposit Services-** supporting day-to-day financial and cash management needs.
- ▶ **Wealth Management Services**
- ▶ **Investment Services-** offering solutions aligned with each client's investment objectives and requirements, including diversified options such as funds and bonds.
- ▶ **General Insurance Services-** provided in partnership with China Life Insurance (Overseas) Company Limited and Manulife, offering comprehensive protection solutions across life, medical, and retirement coverage to help clients support both wealth growth and protection. In addition, Delta Asia Insurance Limited, a wholly owned subsidiary of Delta Asia Group, provides a



range of personalised general insurance services, including travel insurance and home insurance, offering clients greater reassurance in everyday life.

Corporate Banking: The Growth Partner for SMEs

The Group recognises the important role of SMEs in Macau's economy. As a strategic partner to corporate clients, it provides a range of flexible and practical financial services, including:

- ▶ **Corporate loans and working capital support**
- ▶ **Cash and liquidity management solutions**

To support business development and enhance customer engagement, the Group also offers electronic payment solutions, enabling merchants to broaden payment channels and strengthen their market presence. The Group supports both emerging and established enterprises in pursuing sustainable growth.

Our Commitment

The Group remains focused on its clients, integrating the strengths of traditional banking services with modern technology to deliver diversified, one-stop financial solutions. Across everyday financial management, long-term planning, and business development, it provides professional, reliable, and efficient support, forming a trusted financial platform for clients, businesses, and the wider community.



Banco Delta Asia Bank Centre was inaugurated in Macau in 2003.

Wealth Management Services

Rooted in Hong Kong and Macau, Oriented Towards Global Opportunities

Drawing on extensive experience in investment services, Delta Asia Financial Group provides comprehensive wealth management solutions for high-net-worth clients. Through the coordinated capabilities of Banco Delta Asia in Macau and Delta Asia Securities in Hong Kong, the Group supports clients in achieving long-term wealth growth.

Clients are offered access to a wide range of global financial products. Supported by experienced investment professionals with an international perspective, the Group provides advice aligned with individual risk profiles and financial objectives.

- **Global Equities-** providing access to major markets including the United States and Hong Kong, with a focus on identifying opportunities across economic cycles and industry sectors, and investing in companies with long-term growth potential.
- **Bonds and Fixed Income Products-** including government bonds, corporate bonds, and high-yield instruments, building a stable income foundation and balancing portfolio risk.
- **Unit Trusts and Exchange-Traded Funds-** offering diversified exposure through established international fund providers, supporting risk management and participation in global economic growth.

- **Structured Products-** providing flexible solutions designed to meet different risk preferences, with a focus on enhancing return potential within defined risk parameters.

To enhance the investment experience, the Group offers integrated investment services supported by electronic trading capabilities, ensuring efficient and secure execution. Clients can monitor market developments and access investment opportunities in a timely manner. Market insights and updates are also provided to support informed decision-making.

Professional Expertise, Tailored Portfolio Management

Recognising the distinct needs of high-net-worth clients, the Group offers comprehensive discretionary portfolio management services. An experienced investment team is responsible for asset allocation and portfolio management, supported by regular review and dynamic adjustment to maintain alignment with investment objectives.

Clients receive periodic reporting and professional analysis, providing clear visibility on portfolio performance and market developments. This approach enables clients to benefit from institutional-level expertise, while maintaining a disciplined and long-term investment strategy to support sustainable wealth growth.



Insurance Services

Delta Asia Financial Group places strong emphasis on the protection of clients' health and wealth, offering a comprehensive range of health management and protection solutions designed to meet diverse client needs.

In Macau, Banco Delta Asia provides bancassurance services through established partnerships with leading international life insurance providers, offering solutions across life, health, and critical illness coverage. These services are designed to complement clients' financial planning and wealth management strategies, ensuring alignment with individual risk profiles and long-term objectives.

In Hong Kong, the Group holds an insurance brokerage licence and maintains relationships with more than 20 life and general insurance providers. Through these partnerships, it delivers a comprehensive range of insurance solutions, supported by professional advisory and planning services to ensure that coverage structures are aligned with clients' broader financial and wealth planning needs.

Across its markets, insurance services are delivered as part of an integrated approach, providing clients with coordinated solutions that support both wealth preservation and long-term financial security.





General Insurance Services

Delta Asia Insurance Limited is a general insurance company incorporated in Macau and a wholly owned subsidiary of Delta Asia Group (Holdings) Limited. Established in 1985, it has built a track record of reliability and experience over nearly four decades.

Delta Asia Insurance provides a comprehensive range of general insurance products designed to meet diverse client requirements. These include compulsory insurance, such as employees' compensation and public liability insurance, as well as broader protection solutions including construction and engineering insurance, personal accident insurance, and travel insurance.

Its client base spans multiple sectors, including small and medium-sized enterprises, charitable organisations, social services, education, financial services, construction, and tourism. Through its established capabilities, it complements the Group's overall wealth and risk management offering, serving as a reliable long-term partner to its clients.

Banco Delta Asia Private Banking

Family-Centred Stewardship, Enduring Across Generations

At Banco Delta Asia, the true purpose of wealth lies in its continuity across generations. For nearly a century, the Group has worked alongside its clients as a trusted partner, supporting them through key milestones in wealth creation, preservation, and succession.

Beyond the management of wealth, the Group places strong emphasis on each family's distinct values and long-term vision, supporting the continuity of wealth as a unifying foundation across generations.



Tailored Solutions for Family Wealth

Each family has its own development path and priorities. Drawing on extensive experience, Banco Delta Asia Private Banking provides comprehensive support to family enterprises across different stages, from early development to long-term sustainability.

Through global asset allocation and structured planning, Banco Delta Asia Private Banking supports both the preservation and growth of wealth over time. Its team of specialists works closely with clients across areas including wealth structuring, succession planning, and next-generation development, providing integrated support for the long-term continuity of family wealth.

Professional Expertise Supporting Long-Term Continuity

In a dynamic market environment, Banco Delta Asia Private Banking adopts a disciplined investment

approach, supported by a broad range of financial solutions, to construct portfolios that balance growth and stability.

Across cross-border asset allocation, family trust structuring, and the integrated management of corporate and personal wealth, its team of specialists provides dedicated services aligned with the needs of each client. Its approach remains focused on delivering tailored wealth management solutions that support long-term continuity and stability.

Walking Alongside Every Client, Supporting the Future Across Generations

Working in partnership with its clients, Banco Delta Asia Private Banking supports the management of wealth with a long-term perspective, contributing to the continuity of values and the sustainable development of family wealth across generations.

Family Office Advisory and Trust Services

Delta Asia Cone Marshall (DACM) Family Office Advisory Limited was established through a joint venture between two family enterprises, Delta Asia Financial Group and Cone Marshall Group. Drawing on Delta Asia's extensive expertise in banking and financial services, together with Cone Marshall's global network originating in New Zealand, the team is dedicated to delivering bespoke solutions tailored to the distinct needs of every client.

Guided by the principle that every client is unique and every family has its own priorities, the Group delivers personalised advisory services. Acting as a trusted family office advisor, the team supports clients in achieving a range of objectives, including:

- ▶ **Succession Planning**
- ▶ **Wealth Preservation**
- ▶ **Achievement of Long-Term Objectives**

Trust services form an integral component of comprehensive wealth management. In relation to the selection and appointment of trustees or executors, DACM's partners bring extensive trust expertise and manage complex arrangements with clarity and efficiency. Supported by an experienced legal advisory team, DACM provides structured and well-governed solutions to ensure that clients' succession arrangements are implemented with care and discipline, positioning DACM as a trusted choice for clients.

Trust services include:

- ▶ **Asset Management and Administration**
- ▶ **Asset Protection and Succession Planning**



Wealth and Wisdom, Savoured Together

The culture of dining carries within it the essence of five thousand years of Chinese civilisation. Delta Asia Financial Group embraces the enduring wisdom that food holds a central place in life, and recognises that true wealth is reflected in the strength of human connection. It is this conviction that inspired the creation of Delta Asia Premier Club, a space beyond professional financial services where valued clients may gather over fine cuisine, build meaningful relationships, and experience a setting defined by warmth and thoughtful hospitality.



Delta Asia Premier Club is more than a dining venue. It is a carefully curated environment designed to foster connection and engagement. Led by Executive Chef Miki Yoshihito, a Japanese chef trained in Italy, the Club brings together the refinement of Eastern culinary philosophy with the creativity of Western techniques.

Each thoughtfully crafted dish reflects a disciplined approach to detail and presentation, mirroring the standards applied in the Group's approach to wealth management. It represents a considered expression of care, precision, and respect for the client experience.

Delta Asia believes that meaningful wealth management is grounded in trusted relationships. Within the shared experience of dining, natural conversations can lead to valuable insights and deeper understanding. This philosophy underpins Delta Asia's commitment to pairing professional financial services with a refined and attentive dining experience, creating an environment that supports both engagement and perspective.



Executive Chef, Miki Yoshihito

The service philosophy is grounded in a simple belief. An appreciation for the quality and depth of life supports a deeper understanding of the true value of wealth. At Delta Asia Premier Club, Delta Asia Financial Group seeks not only to safeguard clients' assets, but also to create opportunities to share meaningful experiences and moments of genuine connection.

Many of the most valuable insights are often formed through sincere conversation in a relaxed setting. Such interactions play an important role in building trust and strengthening long-term relationships.

This approach reflects a broader perspective that distinguishes Delta Asia. Beyond the provision of financial services, it supports clients throughout their personal and financial journeys, bringing together professional expertise and a considered client experience. In doing so, it creates an environment where financial stewardship and quality of life are closely aligned.



The Path to Sustainable Development

From Society, For Society

As a family-owned financial institution now in its fourth generation of stewardship, Delta Asia Financial Group recognises that its responsibility extends beyond creating value for clients. It encompasses a broader role as a steward of long-term sustainability for future generations.

This multi-generational perspective informs the integration of Environmental, Social and Governance (ESG) principles into operations. Through this approach, it seeks to create shared value while contributing to social inclusion and environmental sustainability.

Cultivating Future Leaders in Sustainability Investing in the Next Generation

The Delta Asia Student Quiz Contest, held annually since 1990, has developed into one of Macau's most established academic events. As one of the largest and longest-running competitions of its kind, it has received strong recognition from the Education and Youth Development Bureau. Outstanding participants may receive admission advantages to leading institutions including the University of Macau, Macau Polytechnic University, Macau University of Science and Technology, and Macau University of Tourism.

Through this initiative, the Group encourages intellectual curiosity, supports the development of young talent, and promotes sound values and a positive outlook, contributing to the cultivation of future leaders.

Since 2016, Delta Asia Financial Group has also been a continuous supporter of the Academic Incentive Programme organised by the Hong Kong Children's

Heart Foundation. Employees participate in related initiatives, including annual charity walk fundraisers, providing support for children with congenital heart conditions in both medical care and education, and encouraging them to realise their potential.

Empowering SME Transformation Supporting a Resilient Economic Ecosystem

As a founding supporter of The Macao SME Association, Delta Asia has, since 1998, provided comprehensive support to local enterprises across areas including business management, technological innovation, and market development.

In addition, it actively facilitates exchange platforms across the Guangdong-Hong Kong-Macau Greater Bay Area and the broader Asian region, supporting collaboration, strengthening connectivity, and enabling the sharing of resources among enterprises.



The Path to Sustainable Development

Sustainability through Philanthropy and Environmental Action Stewardship of the Earth's Shared Resources

Recognising that environmental resources are shared assets, Delta Asia participates in a wide range of environmental and community initiatives. These include the "Food Rescue Action" surplus food recovery programme in partnership with The Neighbourhood Advice-Action Council, the "Pink Dress Day" breast cancer awareness campaign organised by the Hong Kong Cancer Fund, and environmental initiatives with The Green Earth, including coastal clean-up and tree planting programmes.

The Group also engages directly with the community through initiatives designed to support the well-being of elderly residents. The "Mobile Five-Senses Teahouse" programme recreates the atmosphere of a traditional Chinese teahouse through sensory experiences of sight, sound, smell, taste, and touch, providing a familiar and welcoming environment that encourages interaction and connection.

In its day-to-day operations, Delta Asia Financial Group integrates environmental principles into practice. Offices are equipped with waste sorting and recycling systems, and filtered water systems have been introduced to reduce reliance on bottled water. These measures reflect a sustained commitment to responsible and sustainable operations. Corporate social responsibility is approached as an ongoing responsibility rather than a one-off initiative. Environmental and social considerations are embedded into daily operations, reinforcing a long-term approach to sustainability.

Looking ahead, the Group will continue to strengthen its commitment to sustainable development through financial innovation and community engagement, supporting a balanced approach to social inclusion, environmental protection, and economic development. This reflects a longstanding philosophy of contributing to and supporting the community. Beyond the management of wealth, the Group seeks to play a role in shaping a sustainable future. It believes that long-term prosperity is achieved when business growth and environmental sustainability advance together, creating enduring value for future generations.



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