

THIS IS MY STORY





Introduction

Determined to Face Challenges

For over half a century, Mr. Stanley Au has been at the helm of the helmsman of the Delta Asia Financial Group. He is a financial veteran, and a pioneering investment banker in Hong Kong. Mr. Au was also one of the candidates in the election for the first Chief Executive of Macau after it reverted to Mainland rule. Mr. Au is revered in the region for his political and economic expertise.

Mr. Au values integrity and open-mindedness, and respects people who have the courage to speak their mind. He upholds the spirit of "co-creation, co-development, co-wealthiness and co-sharing". He believes strongly in "giving back to society - not just taking from society". He believes that this lays a solid foundation for future generations. Mr. Au has witnessed huge changes, and his wisdom is distilled from his experiences and observations over the years. A charismatic leader who is devoted to his home and country and always puts people first, he thinks out of the box and is always ready to face a challenge.

Corporate

Rooted in Macau and Hong Kong Stretched to the World

n heir of a legendary banking family * In

1935, Mr. Au's father Mr. Au Wing
Auk, grandfather Mr. Au Chi Ngo
and granduncle Mr. Au Chi Yan
co-founded the Banco Hang Sang,
S.A.R.L. (currently known as Banco
Delta Asia S.A.) in Macau. Mr. Stanley
Au inherited the family business, but
was not content to rest on his laurels

in the family business, and wanted to help it grow and prosper further. In 1958, he decided to go to Hong Kong, leveraging on his family's professional expertise, establishing a base in the financial sector and laying the foundations for his future commercial empire.

A brilliant entrepreneur * In 1962, Mr. Stanley Au founded the Delta Asia Foreign Exchange and Investment Limited in Hong Kong, introducing modern foreign exchange trading practices, and installing merchant

" Financial Times and Das Kapital: One of HK's Most Successful Financiers"



banking expertise, initiating and setting up the international "Loco London" gold bullion market in Hong Kong.

This powered the growth of the financial sector and

Mr. Au's company grew to become the largest gold

dealer in Asia.

A pioneer in investment banking in Hong Kong *
From the late 1980s, Mr. Au began to overhaul his Group



that had been engaged in commercial banking for almost 60 years, starting with a move into private banking and other areas because he could see possible limits to growth in commercial banking and wanted to broaden the Group's income base. He set up Delta Asia Insurance Limited. Delta Asia Securities Limited and other subsidiaries in order to diversify and develop the Group's non-interest income business. He decided to set investment banking, commercial banking and insurance services as the Group's core businesses, in tandem with expansion into Mainland China by establishing the Delta Asia investment advisory firm in Guangzhou. As a result, the Delta Asia Financial Group put down roots in

Hong Kong, Macau and Mainland China.

An outstanding tycoon * Gather the best talents and aim for excellence" probably best sums up Mr. Au's philosophy. He merged the family business, the Banco Hang Sang, S.A.R.L., with his own Group, the Delta Asia Foreign Exchange and Investment Limited, laving a solid foundation in Hong Kong and Macau, and making the Banco Hang Sang, S.A.R.L., the only family-owned integrated bank with a foothold in both cities. His business acumen and vision was recognized in 1976 when the London-based Financial Times dubbed him Hong Kong's Most Successful Financer. He received a similar accolade in 1977 from the German publication, "Das Kapital". Under his leadership, the Group weathered 1987 stock market crash (commonly known as Black Monday), 1997 Asian Financial Crisis and 2008 Financial Tsunami because of its financial strength and strong credibility.



Society

down-to-earth financial specialist * Mr. Au believes in social responsibility. He believes that businesspeople should help to advance Macau's economic development, and emphasizes that entrepreneurs should share economic benefits with the community. Macau's economy should be more diversified lay behind his decision to champion the cause of small and medium-sized enterprises, or SMEs. He

" I need to make a contribution to my country and Macau." sees them as vital to the Macau economy and believes they should be nurtured so that they can respond to fast-changing markets to ensure Macau's continued prosperity. Mr. Au launched the Associação

de Pequenas e Médias Empresas de Macau (Association of Macau Small and Medium Enterprises) in 1998 and became its first chairman. The organization subsequently joined ISBC Pan Asian Congress in 2010 and became one of its 70 members. Mr. Au was also invited to be a member of its directory board and was elected as the President

in 2015. Furthermore, Mr. Au was appointed to the elite Conselho para as Indústrias Culturais (The Committee of Cultural Industries) in 2016 to promote the cultural development of Macau.

A socially responsible citizen * "I need to make a contribution to my country and Macau." Mr. Au has been active in the social and economic affairs of Hong Kong, Macau and Mainland China. He was a member of the Macau Basic Law Drafting Committee and a member of the Preparatory Committee for the Macau Special



Administrative Region. He was also a candidate in the first Chief Executive election of Macau, and subsequently served as a Legislative Councilor. Since 1993, Mr. Au has held various public offices in Hong Kong's financial sector, including membership of the Stock Exchange of Hong Kong Limited, serving on the Executive of the Deposit Taking Companies Association, serving as Vice-Chairman of the Hong Kong Trade Development Council in Financial Services, and membership of the Foreign Exchange and Money Market Practices Committee under the Hong Kong Monetary Authority. From 2005 to 2013, he was also a member of the Chinese People's Political Consultative Conference, who spared no effort to promote development of the country.





Responsibility

Fostering Social Development Discharging Civic Obligations

"Reading alone is not enough
to ensure wisdom – critical thinking
while reading helps to make you a better
person." Mr. Au strongly believes that
the key to maintain the prosperity of a
society lies in nurturing a qualified and
innovative young generation. Hence,

under his leadership, the Delta Asia Society for Social and Cultural Development organizes the "Delta Asia Student Quiz Contest" since 1990. This event is fully supported by the Education and Youth Bureau of Macau and Secretariado para os Assuntos Sociais e Cultura (Secretariat for Social Affairs and

In addition, the "Delta Asia SME Academy" (DASA) has been established

Culture of Macau). "Delta Asia Student Quiz Contest" is a territory-wide Secondary School Student Quiz Contest which awards the winner credits for Macau University, Mr. Au has also established the "Delta Asia Youth Intrinsic Development Association" to



"Reading alone is not enough to ensure wisdom - critical thinking while reading helps to make you a better person."

help young people in career planning and development, and give them a competitive edge in the job market. The Association encourages young people to develop a positive attitude and values so that they can deepen their understanding of the motherland and the world. Moreover, it enables them to become more thoughtful and to uphold their responsibility to help build and improve Macau.

neurs in Macau as well as provide the communication skills and leadership training for their Macau SME clients.

A dedicated Christian * Mr. Au was exposed to Christianity in his early vears, and was baptized in 2010. As a Christian, Mr. Au strives to help young people in Macau to build a positive attitude in life, strengthen the church in Macau and promote social justice and compassion in the society.

in 2017, which can be known as a

to cultivate their potential Macau

SME clients and conduce business

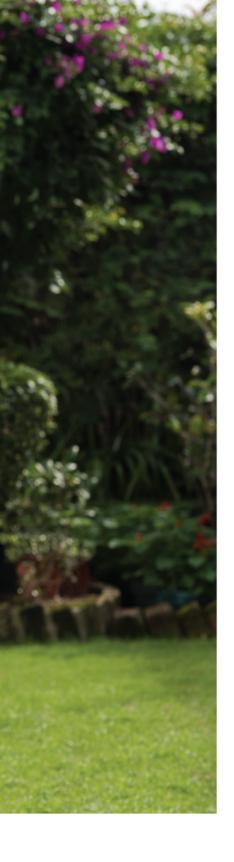
sustainability. Support the entrepre-

university for employees. Its vision is





Stanley Au and his daughter Au Lai Chong



Vision

Mr. Au is a man of determination and perseverance who leads an extraordinary and exemplary life. In his eyes, corporate, society and responsibility go together and Corporate Social Responsibility must be upheld. As a third-generation member of the family, Mr. Au emphasizes an orderly succession. But he also strives to achieve the best for both employees and customers, to nurture young talent, support SMEs and share his experience and wisdom with the community. Rather than describing Mr. Au as working for his family business, it would be more accurate to say that he is striving tirelessly for the betterment of community and of society.

Achievements and Contributions

Personal

2015 - present	Chairman of the International Small Business Congress ("ISBC")
2010 - 2015	Steering Committee of the International Small Business Congress ("ISBC"
2010	Recognized by The World Chinese Entrepreneur Association and being the Chairman
1999	Honored with a knighthood medal award by the Government of Portugal for recognizing of his contribution to the Macau community
1977	Recognized by "Das Kapita" in Germany as one of Hong Kong's most successful financiers
1976	Recognized by "Financial Times"in London as one of Hong Kong's most

Profession

2017	Established "Delta Asia SME Academy" (DASA)
2016 - present	Member of the Committee of Cultural Industries of the Macau S.A.R. Government
2001 - present	Member of the Board of Trustees of the Macau Foundation Fund
2000 - present	Member of the Advisory Committee to the Macau S.A.R. Government on Economic Policies
1998 - present	Invited on many occasions to join and attend the World Bank Annual Meetings and other Signiant International Financial Forums
1998 - present	Founder and Chairman of the Management Board of the Small and Medium Enterprises Association of Macau
1997 - 1999	Member of the Foreign Exchange and Money Market Practices Committee under the Hong Kong Monetary Authority ("HKMA")
1996 - 1999	Advisor of the Hong Kong Trade Development Council in Financial Services
1996 - 1998	Vice Chairman of the Hong Kong Investment Analysts Institute
1994 - 2005	Executive Committee Member of the Deposit Taking Companies Association
1993 - 1999	Council member of the Stock Exchange of Hong Kong Limited
1993	Invited by the Hong Kong Government to join the 20th Senior Staff Training Course of Administration Officers, the standard of which was equivalent to that of MBA
1985 - 2005	Council member of the Macau Association of Banks
1974	Initiated and set up the international "Loco London" gold bullion market in Hong Kong
1970	Pioneered the concept of merchant banking in Hong Kong

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2016 - present	Honorary President of Macau Pooi To Middle School Past Students' Association
2014 - present	Chairman of Alumni Association of Yuet Wah College, Macau
2014	Established the "Delta Asia Youth Intrinsic Development Association" and being the Chairman
2010 - present	Honorary Director of the Management Board of Macau Pooi To Middle School
2010 - present	Director of Hospital Kiang Wu Charity Association, Macau
2002 - present	Member of the Governing Council of the University of Macau
2000 - present	Honorary Director of the Management Board of Pui Ching Middle School, Macau
1996 - present	Member of Committee for Macau Catholic University Higher Education Fund
1990 - present	"Delta Asia Student Quiz Contest", Macau's annual educational event is sponsored and jointly organized by Education and Youth Affairs Bureau of Macau
1980 - 1988	Sponsored and organized various career talks, vocational training courses, and higher education seminars for Macau students

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