

Tina Y. Lo is Vice Chairman of O-Bank, formerly known as Industrial Bank of Taiwan (IBT) which officially transitioned to a commercial bank in 2017 and became Chinese Taipei's first native digital bank. The Bank aims to be a boutique financial institution that is dedicated to providing the best solutions for its clients with a one-stop shop of financial services, and it will also deploy a more comprehensive financial product line to achieve its vision of financial inclusion. Prior to her appointment as Vice Chairman, Ms. Lo served as Managing Director and Chief Strategy Officer of O-Bank, during which she shaped and implemented the

Bank's Greater China and global business strategies, and supervised the overall business administration among its subsidiaries. Previously, as the first Chief Executive of O-Bank's Hong Kong Branch, she successfully led the Bank's efforts to grow and expand beyond Chinese Taipei. In addition to banking and finance, Ms. Lo has extensive experience in venture capital. During her tenure as President of IBT Management Corporation, she was responsible for raising and managing large-size venture capital funds.

Ms. Lo is not only a financier, but also an entrepreneur who understands the ins and outs of starting up new ventures, and especially appreciates the positive influences brought about by entrepreneurship. Before joining O-Bank Group, she co-founded Intumit, Inc., a software company at the forefront of knowledge management. Furthermore, she has been a devoted advocate for young entrepreneurs, establishing a partnership between O-Bank Group and Massachusetts Institute of Technology (MIT) to launch the renowned WeWin Entrepreneurship Competition in Taipei, which has helped more than 5,000 young entrepreneurs establish their own businesses.

Ms. Lo was selected as a *Young Global Leader* by the World Economic Forum (WEF) in 2011. In 2013, she was also awarded the prestigious Eisenhower Fellowship (EF).

Ms. Lo holds an MBA degree from MIT and a B.S. degree in Business Administration from Boston University.