

Annex A

List of Approved Seller/Service Providers as at end December 2004

- | | |
|---|--|
| 1. ABN AMRO Bank N.V. | 20. Hang Seng Credit Limited |
| 2. AIG Finance (Hong Kong) Limited | 21. Hang Seng Finance Limited |
| 3. American Express Bank Ltd. | 22. The Hong Kong Housing Authority |
| 4. Asia Commercial Bank Limited | 23. Hong Kong Housing Society |
| 5. Bank of America (Asia) Limited | 24. The Hongkong and Shanghai Banking Corporation Limited |
| 6. Bank of China (Hong Kong) Limited | 25. Inchroy Credit Corporation Limited |
| 7. Bank of Communications | 26. Industrial and Commercial Bank of China (Asia) Limited |
| 8. The Bank of East Asia, Limited | 27. International Bank of Asia Limited |
| 9. Belgian Bank | 28. Liu Chong Hing Bank Limited |
| 10.* Brilliant Oscar Limited | 29. Nanyang Commercial Bank, Limited |
| 11. Canadian Eastern Finance Limited | 30. ORIX Asia Limited |
| 12. Chiyu Banking Corporation Limited | 31.** ORIX Finance Services Hong Kong Limited |
| 13. Citibank, N.A. | 32. Pacific Finance (Hong Kong) Limited |
| 14. CITIC Ka Wah Bank Limited | 33. Shanghai Commercial Bank Limited |
| 15. Dah Sing Bank, Limited | 34. Standard Chartered Bank (Hong Kong) Limited |
| 16. DBS Bank (Hong Kong) Limited | 35. Wing Hang Bank, Limited |
| 17. GE Capital (Hong Kong) Limited | 36. Wing Lung Bank Limited |
| 18. The Government of the Hong Kong Special Administrative Region | |
| 19. Hang Seng Bank Limited | |

* Approved as Servicer only

** Approved as Seller only