

榮譽工商管理博士學位

劉明康先生

校董會主席先生：

劉明康先生 1946 年 8 月出生於中國上海，是國際知名的銀行家、金融業領袖。

劉先生的金融生涯始於 1979 年，當時他加入中國銀行南京分行工作。憑著傑出的外語水平和對銀行業務的管理能力，並通過層層考核選拔，劉先生於 1984 年被派往中國銀行倫敦分行工作。作為國際知名的金融中心，倫敦為劉先生提供了一個施展才華的絕佳環境。1984 年 7 月至 1987 年 4 月，劉先生先後擔任中行倫敦分行貿易清算部副經理，業務發展部經理。在此期間，劉先生利用業餘時間到倫敦城市大學研究生院進修，並獲得工商管理碩士學位。在倫敦期間的學習與磨練，為劉先生日後的發展打下了堅實的理論與實踐基礎。

1993 年，熟悉金融、精通外語的劉先生離開工作 14 年的中行，出任福建省副省長，主管經濟、金融以及基礎設施建設工作。同年 8 月，兼任福建省政府秘書長。1994 年 3 月，國家組建開發銀行，劉先生從福建調往北京，擔任國家開發銀行副行長、黨組成員。1998 年 4 月，劉先生被任命為中國人民銀行副行長、黨委副書記兼貨幣政策委員會副主席，成為一名金融監管者。1999 年 7 月，劉先生臨危受命，出任中國光大集團董事長、黨組書記。在鼎力協助光大集團穩定發展之後，2000 年 2 月，劉先生再度回到中國銀行，出任董事長兼行長。

作為中行的領導者，劉明康先生對中行的體制曾經作出大刀闊斧的改革。他參考國外的概念，為中行建立先進的業務和管理制度。深知良好的公司管治結構以及健全的決策系統對銀行的長遠發展影響重大，劉先生著手構造了一套科學化、系統化的規劃，分析，執行，評估及控制的決策流程，並建立了風險管理委員會、資產處置評審委員

會與採購評審委員會。藉此，中行完善了對高層管理者的決策制衡和風險評審機制，有效地防範了在授信決策、資產處置、基建及大宗物品採購中的道德風險。在劉先生的推動下，中行修改了《中國銀行章程》，完善了董事會職能和議事規則。此外，他設立員工綜合考核制度，要求每個員工都要接受領導和同事的評分，根據得分情況來核定工作能力和業績。由於考核結果與獎金發放、員工晉升和培訓需求相結合，從而促進了員工工作作風的轉變和管理水平的提高。雖然有 7 年的時間出任外邊的職務，劉先生的銀行職業歷程，始終以中行為主。但是，劉先生對於中國銀行界的貢獻，卻並不限於中行。

2003 年 3 月，劉明康先生再次離開中行，出掌剛成立的中國銀行業監督管理委員會，為該會的首任主席。憑著廣闊的國際視野與深厚的金融業實戰經驗，劉先生再一次發揮他的卓越才華。在他的領導下，中國銀監會組建了由國際知名金融人才組成的國際諮詢委員會，從而借鑒國際銀行業監管經驗，結合中國的實際情況，建立了一套完整的監管系統。銀監會與銀行及各金融機構目標一致，堅持深化改革、擴大開放，積極面對發展的障礙與挑戰。經過多年的努力，中國銀行業的營運與發展模式已取得實質的進步，公司管治機制和風險管理水準顯著地提高，銀行業的整體面貌和綜合實力都起了重大的變化，中國銀行業成為全球銀行體系中最穩健的一部份，國際影響力迅速提升。

2011 年 10 月，劉明康先生從工作了 8 年的銀監會退了下來。2012 年 2 月，劉先生獲委任為全國政協第十一屆全國委員會經濟委員會副主任。同時，劉先生還繼續擔任北京大學光華管理學院國際諮詢委員會委員，清華大學經管學院國際諮詢委員會委員，中山大學嶺南學院名譽院長，香港中文大學全球經濟及金融研究所 BCT 銀聯集團傑出研究員及商學院榮譽教授、經綸國際經濟研究院傑出研究員等重要職務。此外，劉先生是香港銀行學會資深會士，曾任巴塞爾銀行監管委員會決策委員會成員，馬來西亞中央銀行下屬金融領導力國際中心 (ICLIF) 董事會董事，以及 Daimier-Chrysler Group 國際諮詢委員會委員。

卓越的專業表現為劉明康先生帶來不少的讚賞與榮譽。2001 年劉先生獲《亞洲週刊》(Asian Week) 評選為當年 50 名“亞洲之星”(Asian Stars) 之一。同年劉先生被選為國際金融協會 (IIF) 副主席，這是迄今為止中國人在該機構擔任的最高職務。2010 年 2 月，劉先生被英國《金融時報》選為 21 世紀前 10 年全球變革 50 人之一。2012 年劉

先生更獲亞洲銀行家雜誌授予終身成就獎。此外，全球風險管理學會 (GARP) 於 2009 年授予中國銀監會及劉先生“全球風險管理大獎”。

2001 年 11 月，劉明康先生獲母校倫敦城市大學頒授名譽博士學位，以表揚他在銀行業的成就。2012 年 11 月，香港嶺南大學亦頒授榮譽社會科學博士學位予劉先生。

劉明康先生為人坦率開明，作風積極務實；謙虛謹慎，不尚空談；事無巨細，必躬親為。除精通金融業外，劉先生對美術、書法和古典音樂方面都有很深的造詣。劉先生的美術功底可與專業畫家媲美。他曾在一本美術刊物這樣寫道：“人生如畫，有的濃，有的淡，有的滋潤，有的乾澀。人與自然之間，人與社會之間，就是一種緣分。常常會有些小小的驚喜或絲絲痛楚，把這些感受用畫筆表現出來，希望再把它帶給身邊的人和遠方的人，這就是我們對人生的認識、感情和影響。我是一直相信真情實感的，如果連真實的東西都不信，我們今天還能信什麼？在變幻無常之中，人一定有一片童真和平實之心，需要全力去發現真實和真誠。”相信劉先生的這番蘊含哲理的人生感言亦可引發在座畢業同學的共鳴。

校董會主席先生，劉明康先生在中國銀行及中國銀監會工作期間，積極推動改革，為提升中國銀行業監管工作的專業化和國際化作出了重要貢獻，值得我們贊揚。他的為人與處事態度，值得我們學習。本人恭請校長引介劉明康先生接受本大學榮譽工商管理博士學位。

贊辭由黃錫楠教授撰寫及宣讀

DEGREE OF DOCTOR OF BUSINESS ADMINISTRATION, *honoris causa*

Mr Liu Mingkang

Mr Chairman,

Today, I present to you Mr Liu Mingkang, a world-renowned banker and a distinguished leader in the financial industry.

Born in Shanghai, China, in August 1946, Mr Liu began his banking career in 1979 when he joined the Nanjing branch of the Bank of China (BOC). From July 1984 to April 1987, he was seconded to Britain where he worked as Deputy Settlement Manager and Business Development Manager in the BOC's London branch. Because of his excellent language skills and business acumen, he helped the bank to extend its business into Europe. Mr Liu is a strong believer in the importance of lifelong education. During his three years in London, he found the time to pursue a Master of Business Administration degree at the City University London. The theoretical knowledge he acquired and the practical experience he gained from working in one of the most vibrant financial centres in the world played an important role in his future career development.

Mr Liu left the bank in 1993 to become Fujian's Vice Governor responsible for infrastructure construction and economic and financial affairs; and in August of the same year, he was appointed Secretary-General of the Fujian Provincial Government. Mr Liu returned to his banking profession in March 1994 and served as Vice Governor of the newly established China Development Bank in Beijing. In April 1998, he became Deputy Governor of the People's Bank of China, where he also served as the Deputy Party Secretary and was a member of the Monetary Policy Committee – which marks the beginning of his lifelong career in banking supervision. In July 1999, he took up the chairmanship of the troubled financial conglomerate China Everbright Group, a post he held for only a few months. He soon returned to the BOC to become Chairman and President in February 2000.

While leading the BOC, Mr Liu introduced a series of bold reforms. With reference to the prevailing best practices in the international banking sector, he established a comprehensive set of business and management procedures for this large-scale state-owned bank in China. Mr Liu believes that the key to the sustainable development of a successful banking corporation is a good governance structure and a sound decision-making system. In view of this, he developed complete due diligence procedures as well as a set of evaluation procedures to standardize the various decision-making processes. A number of committees were also set up, such as the Risk Management Committee, Asset Disposal Review Committee and Procurement Review Committee. This was indeed an important step for the development of the BOC, as the system of checks and balances has since then become part of the bank's corporate culture. The various risks and the moral hazards involved in credit decisions, asset disposals, infrastructure development and procurements have become much more effectively controlled and monitored. Mr Liu also initiated the revision of the BOC's Articles of Association to optimize the functions of the board of directors and the rules of procedure. In addition, working with senior management, and after thorough consultation with the various stakeholders, he devised a comprehensive staff appraisal system which has better aligned rewards with work performance. Pay increase, promotion and training are now better tied to appraisal outcomes, and the bank has thus seen a significant improvement in staff morale and motivation due to his efforts. Although Mr Liu spent seven years working outside the BOC, the bank has always played an important part in his banking career. But, of course, his contribution to the financial industry is not restricted to just one bank.

In March 2003, Mr Liu was appointed the first China Banking Regulatory Commission (CBRC) Chair. As a result of his international vision and years of practical experience in the banking sector, he once again demonstrated his exceptional leadership skills. Under his management, CBRC set up a Council of International Advisers, which comprises senior banking supervisors and experienced financial professionals from around the world, whose duties are to advise the CBRC on the strategic issues related to China's banking supervisory regime and to provide suggestions on constructing an effective system of banking supervision in China. In fact, CBRC has the same objective as all banks and financial institutions in the nation: to introduce continuous reforms so that China's banking sector can truly be opened up and converge with world practices. The many years of hard work have meant that the operations of banks in China have become more effective, and the corporate governance and risk management standards have improved significantly. As a

result, many financial institutions in China have become much more robust and are now considered important players in the global economy.

In October 2011, Mr Liu left CBRC, as he reached the retirement age. Despite this, he seems to shoulder many more responsibilities. For example, he was appointed Vice Chairman of the Committee for Economic Affairs of the 11th National Committee of the Chinese People's Consultative Conference in February 2012. Currently, he sits on the International Advisory Boards of the Guanghua Management School of Peking University and of the School of Economics and Management of Tsinghua University. He is also Honorary Dean of the Lingnan College of Sun Yat-sen University in Guangzhou, BCT Distinguished Research Fellow of the Institute of Global Economics and Finance, and Honorary Professor of Business at the Chinese University of Hong Kong. Mr Liu also serves as a senior fellow of the Hong Kong Institute of Bankers. He was a member of the Governance Body of the Basel Committee on Banking Supervision, a Director of the Board of the International Centre for Leadership in Finance (ICLIF) of the Bank Negara Malaysia and a member of the Advisory Council of the Daimler-Chrysler Group.

Mr Liu's distinguished achievements have been well recognized. In 2001, he was named one of the 50 Asian 'Stars' by *Asian Week* magazine for his influential role in the Chinese banking industry. In the same year, he was elected Vice Chairman of the International Institute of France (IIF), making him the first Chinese national to hold this top post at IIF. Also, in February 2010, the British newspaper *The Financial Times* selected him as one of the 50 people who shaped the first decade of the 21st century; and in the same year, CBRC and Mr Liu were jointly named Risk Manager of the Year 2009 by the Global Association of Risk Professionals.

In November 2001, Mr Liu received an honorary doctorate from his alma mater, City University London. Also, in November this year, Hong Kong Lingnan University presented him with an honorary doctorate degree in social sciences.

Mr Liu Mingkang is a sincere and down-to-earth person. He works very hard but is always humble about his many achievements. Apart from being a successful banker and bank regulator, he has shown great talent in art, calligraphy and classical music. Although he does not work as a practising painter, his painting skills are impressive. In an art journal, he once wrote:

Life is just like painting. Some like bolder colours while others prefer something lighter. Every painting depicts something that is usual but unique: a good day spent with someone you love or just a lazy, breezy afternoon with lots of sunshine. We can draw something that makes us laugh, something that makes us cry, and whatever thing that touches our heart. What really counts is we need to be true to ourselves, to our feelings, to how we think. Truth is the most important thing ever. We should be true to ourselves; then we can be like kids who always find beauty in life and around ourselves.

Mr Liu also has the big heart of a child who never tires of his many pursuits and always looks for the beauty in life.

Mr Council Chairman, Mr Liu Mingkang has made outstanding contributions to the professionalization and internationalization of the Chinese banking sector during his service at the Bank of China and the China Banking Regulatory Commission. His hard work and professional attitude make him a role model for us all. In recognition of his many distinctive achievements, may I invite our President to present Mr Liu Mingkang for the conferment of the degree of Doctor of Business Administration, *honoris causa*.

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