

Management Team



Mr Raymond LI, JP
Chief Executive Officer



Mr Stanley CHAN
Senior Vice President
(Operations)



Mr Raymond LIU
Senior Vice President
(Finance)



Mr Desmond CHENG
Senior Vice President
(Risk)



Ms Susie CHEUNG
General Counsel and
Company Secretary



Ms Angela LEUNG
Vice President
(Marketing and Business
Development)



Ms Irene MOK
Vice President
(Operations 1)



Mr Joseph SETO
Vice President
(Operations 2)



Mr Maurice YIP
Vice President
(Mortgage Insurance)



Mr Raymond LUK
Vice President
(Financial Control)



Mr Calvin TAM
Vice President
(Treasury)



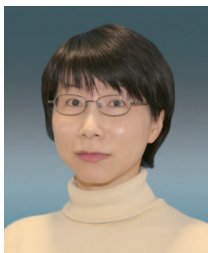
Mr Zarino TONG
Vice President
(Information Technology)



Mr Mickey CHAN
Vice President
(Pricing and Quantitative Risk)



Ms Kathleen YEUNG
Vice President
(Risk Management)



Ms Celia CHAU
Counsel



Ms Grace LEE
Counsel



Mr LIM Merng Phang
Chief Compliance Officer
(Counsel)



Mr Victor CHIU
Chief Internal Auditor



Ms Joyce WONG
Vice President
(Administration and Human
Resources)