Management Team



Chief Executive Officer
Mr Raymond Li, JP



Senior Vice President (Operations) **Mr Stanley Chan**



Senior Vice President (Finance) **Mr Raymond Liu**



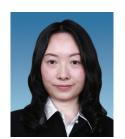
Senior Vice President (Risk) **Mr Desmond Cheng**



General Counsel and Company Secretary **Ms Susie Cheung**



Vice President (Marketing and Business Development) Ms Angela Leung



Vice President (Operations 1) Ms Irene Mok



Vice President (Operations 2) Mr Joseph Seto



Vice President (Mortgage Insurance) Mr Maurice Yip



Vice President (Financial Control) Mr Raymond Luk



Vice President (Treasury) Mr Calvin Tam



Vice President (Information Technology) Mr Zarino Tong



Vice President (Pricing and Quantitative Risk) Mr Mickey Chan



Vice President (Risk Management)



Chief Compliance Officer (Counsel) Mr Lim Merng Phang



Counsel Ms Grace Lee



Chief Internal Auditor **Mr Victor Chiu**



Vice President (Administration and Human Resources) Ms Joyce Wong