

Management Team



Chief Executive Officer
Mr. Raymond Li, JP
(from 1 January 2013)



Chief Executive Officer
Mr. James H. Lau Jr., JP
(until 31 December 2012)



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)
Ms. Kathleen Yeung



Counsel
Ms. Josephine Chan



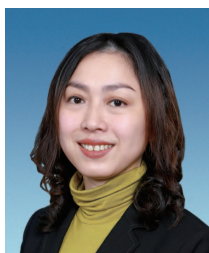
Counsel
Mr. Wayne Law



Counsel
Mr. Godfrey Wong



Chief Internal Auditor
Mr. Victor Chiu



Vice President
(Administration and Human
Resources)
Ms. Joyce Wong