

EMTA Forum in Hong Kong

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JOYCE BING – (Moderator) abrdn

Joyce Bing is a Senior Investment Manager at abrdn. Joyce is responsible for managing Asian credit portfolios and researching Chinese and Hong Kong corporates. Joyce joined abrdn in 2017 from Aviva Investors where she was a credit analyst, undertaking fundamental research across various sectors among Asian corporates.

Prior to Aviva Investors, Joyce worked for Goldman Sachs for two years as a Credit Analyst at Credit Risk Advisory department where she provided credit research and rating advisory for Asian corporate clients.

Joyce graduated with a Bachelor's (first class honours) and Master's degree from National University of Singapore. She is a CFA charterholder.

VIKASH AGARWALLA BofA Securities

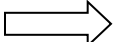
Vikash Agarwalla is a Director in the Asia Pacific Credit Research team, covering corporate bond issuers in ASEAN countries and India. He has consistently been ranked among the top credit analysts in external surveys, including Global Institutional Investor survey and Asian G3 Bond survey by The Asset.

Before joining the firm in September 2019, he worked as a credit risk analyst at Credit Suisse, tracking structured financing transactions for Southeast Asian borrowers. Before this, he worked as a credit analyst at Deutsche Bank, covering Asian corporate bond issuers across industries and geographies.

Agarwalla has a bachelor's degree in commerce from the University of Calcutta, India, and is also a CFA charterholder. He is based in Hong Kong.

JING LIU HSBC

Jing Liu joined HSBC in February 2021 and is Chief Economist for Greater China. Previously, she worked as a senior economist at the Bank for International Settlements, where she focused on mainland China macro and financial system research.

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Prior to this, she worked as a senior manager in the financial stability surveillance division at the Hong Kong Monetary Authority, mainly covering mainland China.

Jing holds a PhD in economics from Cornell University, an MA in economics from the University of Kansas, and master's and bachelor's degrees in management from Xi'an Jiaotong University.

STEPHEN CHANG
PIMCO

Mr. Chang is a managing director and portfolio manager in the Hong Kong office, managing Asia portfolios and developing PIMCO's business in this space. He is also a member of the PIMCO Inclusion and Diversity Advisory Council.

Prior to joining PIMCO in 2018, he was a managing director and head of Asian fixed income for JPMorgan Asset Management, responsible for managing bond portfolios in the region and setting macro and asset allocation strategy as part of the broader emerging market debt team.

Previously, Mr. Chang was a senior interest rates and derivatives trader with the Royal Bank of Scotland in Hong Kong and a global fixed income portfolio manager at Fischer Francis Trees & Watts, Inc. in New York.

He has 27 years of investment experience and holds a master's degree in management science from Stanford University and an undergraduate degree in computer science from Cornell University.

LOUIS KUIJS
S&P Global Ratings

Louis leads the Asia Pacific macro team and its research. He contributes to S&P Global Ratings' macro-credit narrative and represents the firm in events, conferences and the media, delivering its insights and thought leadership to the marketplace.

Before joining S&P Global Ratings in 2022, Louis held senior positions in both the public and private sectors, including at the International Monetary Fund (IMF) in Washington DC, the World Bank in Beijing, and at the Royal Bank of Scotland and Oxford Economics in Hong Kong. While with the World Bank, he led the China Quarterly Update, headed the Bank's mid-term review of China's 11th Five Year Plan and led research on China's saving and investment, rebalancing, and long-term growth and structural change.