



GLOBAL ASSOCIATION OF RISK PROFESSIONALS

THE BOARD OF TRUSTEES CERTIFIES THAT

HIN HANG HO

GARP ID: 208365

HAVING DEMONSTRATED KNOWLEDGE AND PROFICIENCY TO THE FINANCIAL RISK MANAGER COMMITTEE
AND THE BOARD OF TRUSTEES IS GRANTED THE DESIGNATION OF

FINANCIAL RISK MANAGER (FRM®)

AND IS IN GOOD STANDING AND ENTITLED TO ALL RIGHTS AND PRIVILEGES ACCORDED THIS DESIGNATION ON THIS
FIFTEENTH DAY OF APRIL, IN THE YEAR TWO THOUSAND AND FIFTEEN.



WILLIAM W. MARTIN
CHAIRMAN
BOARD OF TRUSTEES

DR. RENÉ STULZ
CHAIRMAN
FRM COMMITTEE

RICHARD APOSTOLIK
PRESIDENT
AND CEO