

Senior Management Profile

DIRECTORS

Mr. Yoshiki MORI, aged 51, is the Chairman of the Company. He is the President and one of the founders of *AEON Credit Service Co., Ltd.* in 1981. He joined the *AEON Group* in 1973 and has held various senior positions within the *AEON Group*. Mr. Mori graduated from Nanzan University, Japan with a Bachelor Degree in Economics.

Mr. Kazuhide KAMITANI, aged 45, is the Managing Director of the Company, as well as a Director of *AEON Credit Service Co., Ltd.* He graduated from Ritsumeikan University, Japan with a Bachelor of Arts Degree in Management. Mr. Kamitani joined *AEON Credit Service Co., Ltd.* in February 1982. He has been the Company's Managing Director since its commencement in June 1990.

Mr. Masanori KOSAKA, aged 46, is an Executive Director of the Company. He joined *AEON Credit Service Co., Ltd.* in 1981. He was formerly with the Company from March 1993 to June 1996 and rejoined the Company in April 2002. Mr. Kosaka graduated from Kyoto Sangyo University, Japan with a Bachelor Degree in Law.

Mr. LAI Yuk Kwong, aged 39, is an Executive Director of the Company. He joined the Company in July 1996. Mr. Lai holds a Professional Diploma in Accountancy from the Hong Kong Polytechnic University. He is a fellow member of The Association of Chartered Certified Accountants and an associate member of The Hong Kong Society of Accountants.

Ms. KOH Yik Kung, aged 46, is an Executive Director of the Company and also the Company Secretary. She was formerly with the Company from August 1992 to June 1994 and rejoined the Company in November 1998. Ms. Koh is a barrister.

Mr. Takuya MORIKAWA, aged 39, is an Executive Director of the Company. He joined *AEON Credit Service Co., Ltd.* in March 1988 and was the Branch Manager of Tokyo branch in March 1997. Mr. Morikawa joined the Company in September 2000.

Mr. Yoichi KIMURA, aged 57, is a Non-Executive Director of the Company. He is also a Director of *AEON Co., Ltd.* (formerly known as Jusco Co., Ltd.). Prior to joining the *AEON Group* in 1998, he held various senior positions in a major bank in Japan. Mr. Kimura graduated from Hitotsubashi University, Japan with a Bachelor Degree in Economics.

Senior Management Profile

INDEPENDENT NON-EXECUTIVE DIRECTORS

Dr. SHAO You Bao, aged 81, graduated from Kobe University with a Bachelor Degree in Economics and received an Honorary Doctorate of Law from Ohio University. He was appointed Director of the Company in June 1995. Dr. Shao is a Director of Jusco Stores (Hong Kong) Co., Limited and the Chairman of Van Yu Trading Co. Ltd., Van Yu Holding Co. Ltd., and Van Fung Co. Ltd. He is also a Hong Kong Affairs Advisor to the People's Republic of China and a member of the Preparatory Committee for the Hong Kong Special Administrative Region ("HKSAR"). Dr. Shao was awarded the Silver Bauhinia Star (SBS) Medal in October 1998. It is a fitting recognition of his distinguished public service in Hong Kong and of his valuable contribution to the preparatory work for the establishment of the HKSAR.

Mr. TSANG Wing Hong, aged 75, is a member of the Board of Trustees of United College, the Chinese University of Hong Kong. Mr. Tsang was appointed Director of the Company in June 1995.

SENIOR MANAGEMENT

Mr. Ivan S. C. WONG, aged 41, is the General Manager of the Internal Operation Division. He joined the Company in May 1996. Mr. Wong holds a Diploma in Management Studies from the Hong Kong Polytechnic University. Prior to joining the Company, he held various positions in a major bank in Hong Kong for ten years.

Mr. Ban S. P. PAN, aged 34, is the General Manager of the Marketing Division. He was formerly with the Company from April 1993 to September 1996 and rejoined the Company in April 1998. Mr. Pan holds a Bachelor Degree in Computer Science and a Management Certificate in Management Information System both from the University of Lethbridge, Canada and a Master Degree in Business Administration from South Eastern University, Washington D.C., U.S.A.

Mr. Jackson S. Y. LI, aged 41, is the General Manager of the Information System Division. He joined the Company in March 1999. Mr. Li holds a Diploma in Management Studies from the Hong Kong Polytechnic University. Mr. Li has over 10 years experience in authorization, credit, collection and risk management field.

Mr. Tomoyuki KAWAHARA, aged 41, is the General Manager of the Branch Control Department. He joined the Company in September 2000. Mr. Kawahara holds a Bachelor of Arts Degree in Business Administration from Hokkaido University, Japan.

Mr. Jamie S. S. LEI, aged 43, is the General Manager of the Database Marketing Department. He joined the Company in April 1998. Mr. Lei holds a Bachelor in Arts Major Degree in Economics from St. Francis Xavier University, Canada. Prior to joining the Company, he held various positions in a major U.S. bank.

Ms. Dorothy F. K. CHAN, aged 33, is the Financial Controller of the Company. She joined the Company in April 1995 and holds a Professional Diploma in Accountancy from the Hong Kong Polytechnic University. She is a fellow member of The Association of Chartered Certified Accountants and an associate member of The Hong Kong Society of Accountants.