

# Senior Management Profile

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## DIRECTORS

*Mr. Yoshiki MORI*, aged 52, is the Chairman of the Company. He joined the **AEON** Group in 1973. He is a director of **AEON Co., Ltd.** and also the President and one of the founders of **AEON Credit Service Co., Ltd.** Mr. Mori graduated from Nanzan University, Japan with a Bachelor's Degree in Economics.

*Mr. Masanori KOSAKA*, aged 46, is the Managing 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's Degree in Law.

*Mr. LAI Yuk Kwong*, aged 40, 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 47, 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. Kazuhide KAMITANI*, aged 46, is a Non Executive Director of the Company. He was the Managing Director of the Company from June 1990 to June 2002 and is now a Managing Director of **AEON Credit Service Co., Ltd.** He joined **AEON Credit Service Co., Ltd.** in February 1982. Mr. Kamitani graduated from Ritsumeikan University, Japan with a Bachelor of Arts Degree in Management.

*Mr. Yoichi KIMURA*, aged 58, is a Non Executive Director of the Company. He is also a Director of **AEON 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's Degree in Economics.

## INDEPENDENT NON EXECUTIVE DIRECTORS

*Dr. SHAO You Bao*, aged 82, graduated from Kobe University with a Bachelor's 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 was 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 76, 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.

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## **SENIOR MANAGEMENT**

*Mr. Ivan S. C. WONG*, aged 42, 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 worked for a major bank in Hong Kong for ten years.

*Mr. Ban S. P. PAN*, aged 35, 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's Degree in Computer Science and a Management Certificate in Management Information System both from the University of Lethbridge, Canada and a Master's Degree in Business Administration from South Eastern University, Washington D.C., U.S.A.

*Mr. Tomoyuki KAWAHARA*, aged 42, is the General Manager of the Branch Business 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 44, is the General Manager of the Business Development 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 worked for a major U.S. bank.

*Mr. Barry K. S. FUNG*, aged 40, is the General Manager of the Marketing and Financial Control Department. He joined the Company in May 2002. Mr. Fung holds a Bachelor's Degree in Business Administration from the Yokohama National University in Japan. He is also a Chartered Financial Analyst. Prior to joining the Company, he worked for a number of major international banks in Hong Kong, Singapore and Japan.

*Mr. Yukio MATSUMOTO*, aged 41, is the General Manager of the Information System Division. He was formerly with the Company from October 1996 to March 2001 and rejoined the Company in January 2003. Mr. Matsumoto holds a Bachelor's Degree in Economics from Dokkyo University, Japan.

*Ms. Dorothy F. K. CHAN*, aged 34, 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.