

# DIRECTORS' PROFILE

## EXECUTIVE DIRECTORS

### **Bankee Pak-hoo KWAN**

*Chairman & CEO, 44, MBA, BBA, FFA, CMP(HK), MHKIM, MHKSI*

Mr Bankee Kwan joined the Board on 11 April 2000. Mr Kwan has extensive experience in corporate management, strategic planning, marketing management, financial advisory and banking. Before joining the Group and CASH, he served as the managing director of a number of Hong Kong listed companies and held senior executive positions in several leading international banks in Hong Kong. Mr Kwan is a firm believer of education and public affairs and actively participates in philanthropic activities in these areas. He is a John Harvard fellow of Harvard University, USA, a member of the Harvard University Asia Center Advisory Committee, USA, an honorary university fellow of The Open University of Hong Kong, a trustee of New Asia College of The Chinese University of Hong Kong, an honorary member of the Board of Trustees of Nanjing University, PRC and an honorary advisor of China Charity Federation. He is also an honorary advisor to LiPACE of The Open University of Hong Kong and Academy of Oriental Studies of Peking University, PRC and an advisory professor of Nanjing University, PRC. Mr Kwan is also a member of the Chinese People's Political Consultative Conference, Shanghai Committee. Mr Kwan is also the substantial shareholder of the Company and the chairman of Celestial Asia Securities Holdings Limited ("CASH") and CASH Financial Services Group Limited ("CFSG").

### **Bernard Ping-wah LAW**

*CFO, 45, MBA, FCCA, FHKSA, MHKSI*

Mr Bernard Law joined the Board on 3 May 2001. He is in charge of the Group's financial and accounting management. Mr Law has extensive experience in financial management and accountancy. Before joining the Group and CASH, he served as finance director and group financial controller for several Hong Kong listed companies and corporations. Mr Law is also the CFO of CASH and CFSG. Mr Law does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

### **Bob Yau-ching CHAN**

*Managing Director, 41, PhD, MBA, BBA, CFA, MHKSI*

Dr Bob Chan joined the Board on 3 November 2003. He is in charge of the overall business development and management of the Group. Dr Chan has extensive experience in corporate development and financial management of high-growth companies. Before joining the Group and CASH, he was a finance professor and an active researcher and consultant. He served as a consultant for the United Nations, Asian Development Bank, Pacific Economic Cooperation Committee and numerous local and international financial institutions. Dr Chan is also an executive director of CASH in charge of its corporate strategies. Dr Chan does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

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### **Majone Pui-lai CHENG**

*Executive Director, 31, MSc(FM), BE*

Ms Majone Cheng joined the Board on 1 November 2002. She is in charge of the merchandising and marketing management of the Group's retail business. Ms Cheng has extensive experience in customer services, product development and marketing. Before joining the Group, she served as the general manager of CFSG and assumed senior executive positions in the fields of investment banking and securities industry. Ms Cheng does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

### **Elaine Lai-ling KWOK**

*Executive Director, 35, BA, ACCA, AHKSA, CGA*

Ms Elaine Kwok joined the Board on 18 March 2003. She is the chief operation officer and is in charge of the Group's operational management and control. Ms Kwok has extensive experience in the professions of auditing, compliance, credit control and risk management. Before joining the Group, she served as the head of the credit and risk management division of CFSG and assumed senior executive positions in the fields of finance and internal audit. Ms Kwok does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

### **James Siu-pong LEUNG**

*Executive Director, 41, MBA, BSocSc*

Mr James Leung joined the Board on 8 May 2000. He is in charge of the retail management of the Group. Mr Leung has extensive experience in capital market, corporate restructuring, structured finance and financial management. Before joining the Group, he was the head of syndications of a leading international investment bank responsible for credit and marketing management. He also held senior executive positions in several other international banks. Mr Leung does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

### **Thomas Yuen-cheuk LI**

*Executive Director, 42, MBA, BBA, MHKSI*

Mr Thomas Li joined the Board on 3 May 2001. He is in charge of the business development of the Group in China. Mr Li has extensive experience in marketing and general management. Before joining the Group, he served as the CEO of the financial services business of the CASH Group, and assumed senior executive positions of several leading international banks in Hong Kong and was responsible for business and marketing development, and corporate management. Mr Li is also an executive director of CASH. Mr Li does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

## DIRECTORS' PROFILE

### INDEPENDENT NON-EXECUTIVE DIRECTORS

#### **Ronnie Ka-wah HUI**

*Independent Non-executive Director, 40, MBBS, MRCP, DCH, FHKAM, FHKCP*

Dr Ronnie Hui joined the Independent Board on 30 March 2004. Dr Hui is a specialist in Paediatrics and is the principal of a private medical clinic in Hong Kong since 1991. He is also the chief financial officer of a metal trading company in Hong Kong. Dr Hui is also a member of the Audit Committee of the Company. Dr Hui does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

#### **John Kwok-hung LO**

*Independent Non-executive Director, 45, MBA, CPA, FCCA, LL.B*

Mr John Lo joined the Independent Board on 3 May 2001. Mr Lo has extensive experience in the accounting, auditing and finance field and is the managing partner of a certified public accounting firm in Hong Kong. Mr Lo is also a member of the Audit Committee of the Company and an independent non-executive director of CFSG. Mr Lo does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.

#### **Charles Ming-chi LO**

*Independent Non-executive Director, 54, CPA*

Mr Charles Lo joined the Independent Board on 3 November 2003. Mr Lo has many years of professional and business experience in finance and investment services in Australia, Hong Kong and other Asian countries. Mr Lo is also a member of the Audit Committee of the Company. Mr Lo does not have any relationship with any Director, senior management, substantial shareholder or controlling shareholder of the Company.