

# Directors and Senior Management Profile

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## DIRECTORS

*Mr. Yoshiki MORI*, aged 53, was appointed the Chairman of the Company on 16th June 1999. Mr. Mori has been a Non-executive Director of the Company since 1992. He is a director of *AEON Co., Ltd.* and a founder and the president of *AEON Credit Service Co., Ltd.*, both being the substantial shareholders of the Company. He joined *AEON Co., Ltd.* in 1973. Mr. Mori graduated from Nanzan University with a Bachelor's degree in Economics.

*Mr. Masanori KOSAKA*, aged 47, was appointed the Managing Director of the Company on 20th June 2002. Mr. Kosaka was formerly with the Company from March 1993 to June 1996 and rejoined the Company in April 2002. He joined *AEON Credit Service Co., Ltd.* in 1981 which is a substantial shareholder of the Company. Mr. Kosaka graduated from Kyoto Sangyo University with a Bachelor's degree in Law.

*Mr. LAI Yuk Kwong*, aged 41, was appointed an Executive Director of the Company on 16th June 1999. Mr. Lai joined the Company in July 1996. He was working in Deloitte Touche Tohmatsu from 1985 to 1991. Mr. Lai graduated from Hong Kong Polytechnic University with a Professional Diploma in Accountancy. 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 48, was appointed an Executive Director of the Company on 21st June 2001. Ms. Koh is 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 graduated from South Bank University with a Bachelor's degree in Law. She is a barrister.

*Mr. Kazuhide KAMITANI*, aged 47, was appointed a Non-executive Director of the Company on 20th June 2002. Mr. Kamitani was the managing director of the Company from June 1990 to June 2002. He is the senior managing director of *AEON Credit Service Co., Ltd.* which is a substantial shareholder of the Company. He joined *AEON Credit Service Co., Ltd.* in 1982. Mr. Kamitani graduated from Ritsumeikan University with a Bachelor's degree in Management.

*Mr. Yoichi KIMURA*, aged 59, was appointed a Non-executive Director of the Company on 16th June 1999. Mr. Kimura is a director of *AEON Co., Ltd.* which is a substantial shareholder of the Company. Prior to joining *AEON Co., Ltd.* in 1998, he was the general manager of Dai-Ichi Kangyo Bank, Ltd. which he joined in 1968. Mr. Kimura graduated from Hitotsubashi University with a Bachelor's degree in Economics.

# *Directors and Senior Management Profile*

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*Dr. SHAO You Bao*, aged 83, was appointed an Independent Non-executive Director on 26th June 1995. Dr. Shao is also an independent non-executive director of AEON Stores (Hong Kong) Co., Limited which is a fellow subsidiary of the Company. He is the deputy general manager of The Bank of Tokyo-Mitsubishi, Ltd., Hong Kong Branch which he joined in 1953. Prior to that, he was with Bank of China, Shanghai Branch from 1945 to 1953. He is the Chairman of Van Yu Trading Co., Ltd., Van Yu Holding Co., Ltd., and Van Fung Co., Ltd. He was a Hong Kong Affairs Adviser to the People's Republic of China and a member of the Preparatory Committee for the Hong Kong Special Administrative Region. He was awarded the Silver Bauhinia Star by the Government of HKSAR in 1998. He was also awarded The Order of Sacred Treasure, Gold Rays with Rosette by His Majesty The Emperor of Japan in 1987. Dr. Shao graduated from Kobe University with a Bachelor's degree in Economics and received an Honorary Doctorate of Law from Ohio University.

*Mr. TSANG Wing Hong*, aged 77, was appointed an Independent Non-executive Director on 26th June 1995. Prior to his appointment, Mr. Tsang held various senior positions in Wing Hang Bank until his retirement in 1995. He joined Wing Hang Bank in 1957 and was appointed director in 1960, vice chairman in 1985, chairman and chief executive in 1987. He was a member of the Banking Advisory Committee from 1991 to 1993. Mr. Tsang is a member of the Board of Trustees of United College, Chinese University of Hong Kong.

## **SENIOR MANAGEMENT**

*Mr. Ivan S. C. WONG*, aged 44, is the General Manager of the Internal Operations Division. He joined the Company in May 1996. Mr. Wong holds a Bachelor's degree in Business Administration from Royal Melbourne Institute of Technology University and a Diploma in Management Studies from Hong Kong Polytechnic University. Prior to joining the Company, he worked for a major bank in Hong Kong for 10 years.

*Mr. Ban S. P. PAN*, aged 36, 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 University of Lethbridge and a Master's degree in Business Administration from South Eastern University.

*Mr. Tomoyuki KAWAHARA*, aged 43, is the General Manager of the Branch Business Department. He joined the Company in September 2000. Mr. Kawahara holds a Bachelor's degree in Business Administration from Hokkaido University.

*Mr. Jamie S. S. LEI*, aged 45, is the General Manager of the Sales and Promotion Department. He joined the Company in April 1998. Mr. Lei holds a Bachelor's degree in Economics from St. Francis Xavier University. Prior to joining the Company, he worked for a major U.S. bank in Hong Kong.

# *Directors and Senior Management Profile*

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*Mr. Barry K. S. FUNG*, aged 41, is the General Manager of the Finance Department. He joined the Company in May 2002. Mr. Fung holds a Bachelor's degree in Business Administration from Yokohama National University. 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 42, 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.

*Mr. Gerald C. L. FONG*, aged 40, is the General Manager of the Accounts Control Division. He joined the Company in February 2004. He was formerly with the Company from July 1988 to August 1989 and from May 1991 to November 2000. Mr. Fong holds a Bachelor's degree in Social Science and a Master's degree in Business Administration both from Chinese University of Hong Kong and a Master's degree in Information Systems from Hong Kong Polytechnic University.

*Ms. Dorothy F. K. CHAN*, aged 35, is the Financial Controller of the Company. She joined the Company in April 1995 and holds a Professional Diploma in Accountancy from 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.