

# *Directors and Senior Management Profile*

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## **DIRECTORS**

*Mr. Yoshiki MORI*, aged 54, 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.*, which he joined in 1973. He is the president and a founder of *AEON Credit Service Co., Ltd.*, established in 1981. He is also a director of *AEON Thana Sinsap (Thailand) Co., Ltd.* and *AEON Information Service (Shenzhen) Co., Ltd.*. Mr. Mori graduated from Nanzan University with a Bachelor's degree in Economics.

*Mr. Masanori KOSAKA*, aged 48, 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. He is a director of *AEON Information Service (Shenzhen) Co., Ltd.*. Mr. Kosaka graduated from Kyoto Sangyo University with a Bachelor's degree in Law.

*Mr. LAI Yuk Kwong*, aged 42, was appointed an Executive Director of the Company on 16th June 1999. Mr. Lai is also the qualified accountant of the Company. He joined the Company in July 1996. Mr. Lai graduated from Hong Kong Polytechnic University with a Professional Diploma in Accountancy. He is a fellow of the Hong Kong Institute of Certified Public Accountants, a fellow member of the Association of Chartered Certified Accountants and the ITAccountants Association, and an associate member of the Institute of Chartered Accountants in England & Wales. Mr. Lai had worked with an international audit firm for six years.

*Ms. KOH Yik Kung*, aged 49, was appointed an Executive Director of the Company on 21st June 2001. Ms. Koh is also the Company Secretary and in-house counsel. 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 48, was the managing director of the Company from June 1990 to June 2002 and re-designated as Non-executive Director of the Company on 20th June 2002. Mr. Kamitani is the senior managing director of *AEON Credit Service Co., Ltd.*, which he joined in 1982. He is also a director of *AEON Thana Sinsap (Thailand) Co., Ltd.* and *AEON Information Service (Shenzhen) Co., Ltd.*. Mr. Kamitani graduated from Ritsumeikan University with a Bachelor's degree in Management.

*Mr. Yoichi KIMURA*, aged 60, was appointed a Non-executive Director of the Company on 16th June 1999. Mr. Kimura is a director of *AEON Co., Ltd.*, which he joined in 1998. He graduated from Hitotsubashi University with a Bachelor's degree in Economics. Mr. Kimura has over 30 years of experience in the banking industry.

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*Dr. SHAO You Bao*, aged 84, 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, a public company listed on the Stock Exchange. 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 (S.B.S.) by the Government of the Hong Kong Special Administrative Region in 1998. He was also awarded The Order of Sacred Treasure, Gold Rays with Rosette by His Majesty The Emperor of Japan in 1987. He graduated from Kobe University with a Bachelor's degree in Economics and received an Honorary Doctorate of Laws from Ohio University. Dr. Shao has over 50 years of experience in the banking industry.

*Mr. TSANG Wing Hong*, aged 78, was appointed an Independent Non-executive Director on 26th June 1995. Mr. Tsang was a member of the Banking Advisory Committee from 1991 to 1993. He is a member of the Board of Trustees of United College, Chinese University of Hong Kong. Mr. Tsang has over 35 years of experience in the banking industry.

*Mr. WONG Hin Wing*, aged 42, was appointed an Independent Non-executive Director on 13th October 2004. Mr. Wong holds a Master's degree in Executive Business Administration from Chinese University of Hong Kong. He is a fellow of the Hong Kong Institute of Certified Public Accountants, a fellow member of the Hong Kong Institute of Directors and the Association of Chartered Certified Accountants, as well as a member of the American Institute of Certified Public Accountants. He is also a fellow member of the Institute of Chartered Secretaries and Administrators and a member of the Securities Institute in the United Kingdom. Mr. Wong has over 20 years of experience in accounting, finance, investment management and advisory.

## **SENIOR MANAGEMENT**

*Mr. Ivan S. C. WONG*, aged 45, 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 37, 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.

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*Mr. Tomoyuki KAWAHARA*, aged 44, 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 46, 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.

*Mr. Barry K. S. FUNG*, aged 42, 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 43, is the General Manager of the Information Systems 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 41, 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 36, is the Financial Controller of the Company. She joined the Company in April 1995. Ms. Chan holds a Professional Diploma in Accountancy from Hong Kong Polytechnic University. She is a fellow member of the Association of Chartered Certified Accountants and a Certified Public Accountant of the Hong Kong Institute of Certified Public Accountants.