

Directors and Senior Management Profile

DIRECTORS

Mr. Yoshiki MORI, aged 56, 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 holds a Bachelor's degree in Economics from Nanzan University.

Mr. Masanori KOSAKA, aged 50, was appointed an Executive Director and Managing Director of the Company on 25th April 2002 and 20th June 2002 respectively. He 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. and AEON Credit Guarantee (China) Co., Ltd. Mr. Kosaka holds a Bachelor's degree in Law from Kyoto Sangyo University.

Mr. LAI Yuk Kwong, aged 44, was appointed an Executive Director and Deputy Managing Director of the Company on 16th June 1999 and 14th June 2006 respectively. He is also the qualified accountant of the Company. He joined the Company in July 1996. Mr. Lai holds a Professional Diploma in Accountancy from Hong Kong Polytechnic University. 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 IT Accountants 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 51, was appointed an Executive Director of the Company on 21st June 2001. She is also the Company Secretary and in-house counsel. She is in charge of the Corporate Affairs Division of the Company. She was formerly with the Company from August 1992 to June 1994 and rejoined the Company in November 1998. Ms. Koh holds a Bachelor's degree in Law from South Bank University. She is a barrister.

Mr. PAN Shu Pin, Ban, aged 39, was appointed an Executive Director of the Company on 14th June 2006. He is in charge of the Marketing Division of the Company. 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 from University of Lethbridge and a Master's degree in Business Administration from South Eastern University.

Mr. Tomoyuki KAWAHARA, aged 46, was appointed an Executive Director of the Company on 14th June 2006. He is in charge of the Branch Business Division of the Company. He joined the Company in September 2000. Mr. Kawahara holds a Bachelor's degree in Business Administration from Hokkaido University.

Mr. FUNG Kam Shing, Barry, aged 44, was appointed an Executive Director of the Company on 14th June 2006. He is in charge of the Accounts and Finance Division of the Company. 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.

Directors and Senior Management Profile

Mr. Kazuhide KAMITANI, aged 50, 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. He 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. Mr. Kamitani holds a Bachelor's degree in Management from Ritsumeikan University.

Mr. TSANG Wing Hong, aged 80, was appointed an Independent Non-executive Director of the Company on 26th June 1995. He 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 44, was appointed an Independent Non-executive Director of the Company 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.

Dr. HUI Ching Shan, aged 56, was appointed an Independent Non-executive Director of the Company on 26th June 2006. He holds a Bachelor's degree in Social Science from University of Hong Kong, a Master's degree in Business Administration from University of Toronto and a Doctorate in Business Administration from University of South Australia. He is also a Certified Management Accountant of Canada and a member of the Hong Kong Institute of Chartered Secretaries. Dr. Hui has over 15 years of experience in commercial and merchant banking and had held senior positions in a number of local and international merchant banks.

SENIOR MANAGEMENT

Mr. Ivan S. C. WONG, aged 46, is the General Manager of the Internal Operations Division. He joined the Company in May 1996. He is a director of AEON Information Service (Shenzhen) Co., Ltd. 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. Jamie S. S. LEI, aged 48, is the General Manager of the Accounts Control Division. 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. Yukio MATSUMOTO, aged 45, is the General Manager of the Systems Development 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.

Ms. Dorothy F. K. CHAN, aged 38, 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.