

Corporate Governance - Management Committee

Jean Michel Pelouard
Chief Financial Officer



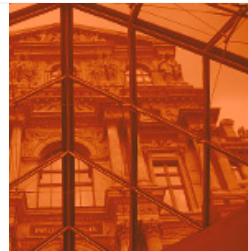
Jean Michel Pelouard (Born 1949) is the Chief Financial Officer of Cofinance Group SA in Luxembourg and its French and United States subsidiaries Cofinance SAS and Cofinance Inc., respectively.

Presently a French resident, Mr. Pelouard holds an Executive MBA from ESSEC (École Supérieure des Sciences Économiques et Commerciales) one of the leading business schools in France. He also holds a French certification comparable to a CPA in the United States.

Following 2 years with Deloitte Haskins & Sells, predecessor of Deloitte & Touche, where he held the position of Senior Auditor, Mr. Pelouard joined SCOA International Trading Corporation, a major retail distributor of goods with over 120 subsidiaries in France, Africa and Asia. Bank Paribas, the majority shareholder of SCOA at the time, is one of the largest international banking networks, with strong positions in Asia and a significant presence in the United States. Mr. Pelouard held the position of Regional Controller of all operations located in French-speaking countries and eventually became Chief Financial Officer of SCOA's subsidiary in Gabon responsible for a €500 million budget. In 1989, after 14 years with SCOA he joined Cofinance SA in Paris and has been an integral part of its growth and success in Paris and the US.

Mr. Pelouard is married for over thirty years and has two children.

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