

## BOARD OF DIRECTORS



**CHAIRMAN & INDEPENDENT  
NON-EXECUTIVE DIRECTOR  
(KUWAITI)**  
Muad Saud Alosaimi

Mr Muad S M M AIOsaimi ("Mr Muad") has a Bachelor of Science in Finance from George Mason University, U.S.A. Currently, he is the CEO of Faiha International Real Estate Company K.S.C and the Deputy General Manager of Global Retail Company (a family-owned company) since 2003. He was appointed as an Independent Non-Executive Director of Kuwait Finance House K.S.C.P. ("KFHK") on 23 March 2014 and has been appointed as a member of Board Executive Committee, Board Risk Committee and Board Investment Committee of KFHK. He has extensive experience in investment, leasing and knowledge in the banking and real estate development and investment of all kinds. He was an Investment Officer under the Investment Department of Aayan Leasing and Investment Company K.S.C.P in 2012 and completed an 18-month specialized training program consisting both theoretical and practical training in the fields of finance and investment at the Kuwait Investment Authority in 2001. He has served as a Board Member of Kuwait Gate Holding Company from (2004 to 2014), Kuwaiti Financial Center Company from (2008 to 2011), Kuwait Auctions Company and as Vice Chairman of AlRaya International Real Estate Company. He was appointed as the Chairman/Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad on 16 February 2017.



**NON-INDEPENDENT NON-  
EXECUTIVE DIRECTOR (KUWAITI)**  
Mohammad Nasser AlFouzan

Mr Mohammad Nasser AlFouzan ("Mr AlFouzan") has a Bachelor degree in Business Administration from Kuwait University, Kuwait and a Diploma in Advance Banking from Arab Institute of Banking, Jordan. He completed the Executive Development Program at Wharton Business School, U.S.A and the Strategic Marketing Management Program at Harvard Business School, U.S.A. He was appointed as a Non Independent Non-Executive Director ("NINED") and subsequently as the Chairman of Kuwait Finance House (Malaysia) Berhad ("KFHMB") on 7 October 2014 and 26 November 2014, respectively. He relinquished the Chairmanship on 1 May 2015 and continues to be the NINED of the Bank. Currently, he is also the Vice Chairman of Kuwait Finance House - Bahrain and the Chairman of the Executive Committee of the said entity. Mr AlFouzan has over 28 years of banking experience which includes the management of Retail Banking and Consumer Finance business with significant exposure to the Wholesale Banking activities at Kuwait Finance House K.S.C.P. ("KFHK") and has held senior positions in various committees of KFHK Group. He joined KFHK as a Department Manager in the Banking Sector in December 1996 and moved on to various senior positions within KFHK. Before his resignation from KFHK, he was the Chief Retail Banking Officer of KFHK, a position he held until 2014. He is now an adviser to the Group Chief Executive Officer of KFHK.

Mr AlFouzan has no shareholding in KFH Malaysia.



NON-INDEPENDENT EXECUTIVE  
DIRECTOR (KUWAITI)  
Ahmad S A A AIKharji

Mr Ahmad S A A AIKharji ("Mr AIKharji") has a Bachelors of Science in Finance and Banking from Kuwait University, Kuwait and a Master of Business Administration from the University of San Diego, California, U.S.A. Mr AIKharji was appointed as a Non Independent Non-Executive Director ("NINED") of the Bank on 1 June 2014 and as the Chief Executive Officer & Managing Director ("CEO & MD") of the Bank for the period from 20 April 2015 to 5 July 2016. He was re-designated as a NINED of Kuwait Finance House (Malaysia) Berhad ("KFHMB") on 6 July 2016. He is also currently a Board member of Kuvayt Turk Participation Bank Inc, a subsidiary of Kuwait Finance House K.S.C.P. ("KFHK") in Turkey. Mr AIKharji is a seasoned banker with 18 years of extensive experience in various portfolios including structured finance, corporate finance, project finance and banking supervision. Prior to his appointment as the CEO & MD of KFHMB, Mr AIKharji was the Deputy General Manager of Structured Finance at KFHK. He started his career with the Central Bank of Kuwait and Burgan Bank in Kuwait. Since joining KFHK in August 2003, he had served in various senior capacities within the Group. He is currently the Group Chief Wholesale Banking Officer of KFHK.

Mr AIKharji has no shareholding in KFH Malaysia.



INDEPENDENT NON-EXECUTIVE  
DIRECTOR (MALAYSIAN)  
Khalid Sufat

En Khalid Sufat ("En Khalid") is a Fellow Member of Association of Chartered Certified Accountants (UK), Member of Malaysian Institute of Certified Public Accountants And Member of Malaysian Institute of Accountants. En Khalid was appointed an Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad ("KFH Malaysia") on 3 January 2011. En Khalid is an accountant by profession, has considerable experience in the banking industry having held several senior positions, namely, Managing Director of Bank Kerjasama Rakyat Malaysia Berhad, General Manager, Consumer Banking of Malayan Banking Berhad and Executive Director of United Merchant Finance Berhad. He had previously managed three listed companies, namely, as the Executive Director of Tronoh Mines Malaysia Berhad, as the Deputy Executive Chairman of Furqan Business Organisation Berhad and as the Group Managing Director of Seacera Tiles Berhad. His directorships in other public companies include UMW Holdings Berhad and Chemical Company of Malaysia Berhad and Employees Provident Fund.

En Khalid has no shareholding in KFH Malaysia.



INDEPENDENT NON-EXECUTIVE  
DIRECTOR (MALAYSIAN)  
Md Adnan Md Zain

En Md Adnan Md Zain ("En Md Adnan") has a Bachelor of Economics from Universiti Putra Malaysia and is a Registered Financial Planner certified by the Malaysian Financial Planning Council. He was appointed as Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad ("KFH Malaysia") on 15 January 2014. En Md Adnan's career has been in the banking and insurance industries both foreign and local. He started his career with Standard Chartered Bank in 1981 and moved on to various senior positions in Amanah Finance Malaysia Berhad, Alliance Merchant Bank Bhd, RHB Bank Berhad and eventually was appointed as the CEO of MCIS Zurich Insurance Berhad before he retired in 2012.

En Md Adnan has no shareholding in KFH Malaysia.



INDEPENDENT NON-EXECUTIVE  
DIRECTOR (MALAYSIAN)  
Abdul Khalil Abdul Hamid

En Abdul Khalil Bin Abdul Hamid ("En Abdul Khalil") has a Bachelor of Economics (B. Admin) degree from the University of Malaya from where he graduated in 1979. En Abdul Khalil has 34 years of experience in the banking industry. He was the Executive Vice-President of Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad ("BTM") from 2002 until 2012, overseeing the execution of the BTM's long and short-term strategies. He was appointed as the Advisor of Operations of BTM prior to his retirement in October 2013. Before joining BTM, he was the Head of Credit Management for Affin Bank Berhad where he was responsible for the underwriting and management of commercial loans. En Abdul Khalil's career began in February 1979 where he worked for Hongkong & Shanghai Banking Corporation. He subsequently left in 1985 as a Branch Sub-Manager of customer service and joined The Bank of Nova Scotia for 10 years, leaving as Manager, Personal Banking.

En Abdul Khalil has no shareholding in KFH Malaysia.



INDEPENDENT NON-EXECUTIVE  
DIRECTOR (BAHRAINI)  
Noorur Rahman Abbas Ali Abid

Mr Noorur Rahman Abid ('Mr Noor') was appointed as the Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad on 1 August 2017. He has been a Fellow Chartered Accountant from Institute of Chartered Accountants in England and Wales since 1976. He was appointed as Assurance Leader for Ernst & Young Middle East and North Africa in 1999 and has nearly 40 years of extensive experience within the profession. He retired in June 2012. In 2012, Mr Noor received the World Islamic Banking Conference Industry Leadership Award in recognition for his contribution to the Islamic banking industry.

He previously served as Chairman of the Accounting Standards Committee and Vice Chairman of Accounting and Auditing Standards Board of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). He is currently a member of the Board of Trustees of the organization. In addition, Mr Noor also serves as a member of the Board and the Audit Committee of Meezan Bank, the largest Islamic Bank in Pakistan. He is also a member of Board of Arcapita Investment Company in Bahrain and Chairman their Audit Committee. He is a member of the Board of Dr. Soliman Fakeeh Hospital in Jeddah and Chairman of their Audit Committee and a member of their Remuneration Committee.

Mr Noor has no shareholding in KFH Malaysia.