

## EXECUTIVE MANAGEMENT



CHIEF EXECUTIVE OFFICER  
Mohd Hazran Abd Hadi

Mohd Hazran joined KFH Malaysia on 5 May 2010 as Chief Finance Officer and was appointed Acting Chief Executive Officer on 19 August 2019. On 14 February 2020, he was officially announced as Chief Executive Officer of the Bank. Hazran has 29 years of experience in the banking industry covering foreign commercial, local as well as Islamic financial institutions. He is also a member of The Chartered Institute of Islamic Finance Professionals, Associate Member of The Chartered Institute of Management Accountants (CIMA) and Member of Malaysia Institute of Accountants (MIA). Prior to joining KFH Malaysia, he helmed the Finance and Corporate Strategy Department for RHB Islamic Bank Berhad.



EXECUTIVE VICE PRESIDENT,  
TREASURY  
Norashikin Mohd Kassim

Norashikin has a total of 25 years' experience in Treasury, Corporate Finance and Capital Market. Her industry exposure is not only limited to the banking industry such as Citibank, Bank Islam and Standard Chartered but also includes asset management and insurance. She has gained notable exposure as a very seasoned Islamic Treasury Market practitioner. Among her notable achievements was in the area of Capital Markets with one of the largest Sukuk organizations in Malaysia.

Norashikin graduated from the University of Oxford, United Kingdom with a BA(Hons) in Mathematics. She holds Masters degrees in Actuarial Science as well as Islamic Banking & Finance. Norashikin is also a Chartered Financial Analyst.




SENIOR VICE PRESIDENT,  
CORPORATE BANKING  
Ida Aizun Husin

Ida Aizun joined KFH Malaysia as Head, Remedial & Early Care in Special Asset Management in April 2011. She was subsequently appointed as the Head of Special Assets Management Division in November 2017. She was promoted to Senior Vice President / Deputy Head, Corporate Banking in March 2018 and has been appointed as Acting Head, Corporate Banking since September 2018 to lead the division.

Ida Aizun carries with her more than twenty years of experience in the banking industry. She commenced her career in the banking industry at the Commercial Banking Division of D & C Bank and later at DCB Bank, rising quickly through the ranks within seven years before moving on to RHB Bank Berhad and RHB Islamic Bank Berhad where she advanced her career further as the Head of Corporate Banking. She then went on to head the Corporate Banking Division of Hong Leong Islamic Bank Berhad and Unicorn International Islamic Bank before joining KFH Malaysia.

Ida Aizun has a Bachelor's degree from Acadia University, Nova Scotia.

## EXECUTIVE MANAGEMENT

 <p>SENIOR VICE PRESIDENT, INTERNAL AUDIT Mohd Zaki Abdullah</p>	<p>Zaki has over 22 years' experience in the areas of Governance, Risk Management and Controls (GRC) with most of the years in banking industry. He is a Certified Practising Accountant (CPA) Australia, Chartered Accountant from Malaysian Institute of Accountants (MIA), Certified Internal Auditor (CIA) IIA Inc. US and holds a Master's Degree in Islamic Finance Practice from INCEIF. Zaki was the Chief Internal Auditor and continued as Chief Compliance Officer at Bank Muamalat Malaysia Berhad. Prior to that, he was an Associate Director at KPMG, where he served public listed companies and global clients from various industries providing advisory and outsourcing services. He started his banking career in Public Bank Berhad. He served as alternate Chairman to the Chief Internal Auditor Networking Group under Asian Institute of Chartered Bankers (AICB) where he is currently a member.</p>
 <p>SENIOR VICE PRESIDENT, OPERATIONS Ahmad Faizal Bin Ismail</p>	<p>Ahmad Faizal joined KFH Malaysia as Vice-President, Retail Operations in 2018, bringing with him over twenty years' experience in the banking industry. He was promoted to the position of Senior Vice-President, Operations in May 2019 to head the division.</p> <p>Prior to joining the Bank, Ahmad Faizal held senior leadership position in Bank Islam for about seven years as General Manager, Branch Operations and Supervision. Before this, he honed his experience with HSBC Bank (M) Berhad in various positions.</p> <p>Ahmad Faizal holds a Bachelor's degree from International Islamic University Malaysia and is a Certified Process Professional™.</p>
 <p>EXECUTIVE VICE PRESIDENT, INFORMATION TECHNOLOGY Ho Sin Kheong</p>	<p>Ho Sin Kheong has over 35 years of banking and IT experience, which includes several local and international IT companies. His forte lies in the systems employed by banking and financial institutions, with extensive working experience in NCR, BHL Bank, UOB Malaysia, Scope International, CIMB Bank, RHB Bank and MBSB Bank.</p> <p>In 2011, he received the CIO ASEAN Award in Hanoi for his contribution to the 'Easy by RHB' project that set the new service standard in banking - '10-minute Banking' in the banking industry globally.</p> <p>He has a Master of Science degree from Universiti Sains Malaysia and a Bachelor of Science with Education (Honours) degree from Universiti Pertanian Malaysia.</p>

## EXECUTIVE MANAGEMENT



VICE PRESIDENT, COMPLIANCE  
Eddy Siow Swee Kim

Eddy Siow Swee Kim brings with him over 17 years in regulatory compliance and AML/CFT. He has been a regulator, consultant and a Compliance practitioner for the past 10 years. He has worked in multiple local and foreign banks during his banking tenure which has given him different insights and perspective of the banking industry. He was formerly the Head of Compliance in Bangkok Bank Berhad. Other positions held include Head of AML/CFT and Regulatory Compliance at United Overseas Bank (Malaysia) Berhad and other large local banks namely Malayan Banking Berhad and Hong Leong Bank.

He has a Bachelors' degree in Business Administration (Honours) majoring in Finance from Universiti Tenaga Nasional.



SENIOR VICE PRESIDENT, CHIEF  
RISK OFFICER  
Noor Shima Noh

Prior to joining KFH Malaysia, Noor Shima Noh was the Chief Risk Officer (CRO) of Mizuho Bank (M) Bhd. Some of the highlights of her career include her appointment as a Banking Specialist in Finance Accreditation Agency, a company supported by Bank Negara Malaysia and Securities Commission.

Shima brings with her over 20 years of banking experience in the areas of risk management, credit, corporate banking as well as overseas branch supervision.

She obtained her degree in Accounting & Financial Analysis from the University of Warwick, United Kingdom. She also completed her professional certificate of Association of Certified and Chartered Accountants (ACCA) at Emile Woolf College of Accountancy in London.



Khairatul Ilyana Kamaruddin came on board KFH Malaysia in 2012 to lead the Company Secretarial team, bringing with her significant experience in governance and corporate secretarial practice. She started her career with the RHB Group and her last position there was Head, Listed Companies & Subsidiaries, Group Secretariat, before moving on to Citibank Berhad as Company Secretary / Governance Officer.

Khairatul Ilyana Kamaruddin has a law degree from the University of Wales, Aberystwyth and a Masters in Business Administration from the International Islamic University of Malaysia, specializing in Islamic Banking & Finance.

## EXECUTIVE MANAGEMENT



ASSISTANT VICE PRESIDENT,  
LEGAL  
Noreeta Mohd Nor

Noreeta graduated with a Bachelor of Laws degree (LL.B) from University of Warwick, United Kingdom and was called to the Malaysian Bar in 1997. She became an advocate and solicitor for over 20 years working with various financial institutions focusing on Islamic finance, cross border syndication loans and real estate matters. After heading the Banking and Real Estate Practice Group, she joined HSBC Bank Malaysia Berhad where she was primarily involved in matters relating to Global and Commercial Banking. Noreeta joined KFH Malaysia in 2018 and is currently the Head of Legal Department.



ASSISTANT VICE PRESIDENT,  
ACTING HEAD, RETAIL BANKING  
Gary Oh Chee Ming

Gary Oh Chee Ming joined KFH Malaysia in 2007 and has served in several capacities in Retail Banking during his tenure here. In the course of his career at KFH Malaysia, he has served in various leadership roles encompassing business planning, business development, retail planning & effectiveness and more recently, digital innovation, as part of KFH Malaysia's drive towards digital banking.

Prior to joining KFH Malaysia, Gary had several years' experience in the banking and financial services industry, having worked with both domestic and global banks including Citibank, Southern Bank, Alliance Bank and Hong Leong Group. His career extends to the non-financial services industry as well with a stint at DELL Malaysia managing marketing communications.

Gary has a Bachelor's degree in Business Administration from Hawaii Pacific University.



VICE PRESIDENT, SHARIAH  
Aminuddin Abu Bakar

Ustaz Aminuddin is the Head of Shariah Division. He started his banking career with KFH Malaysia in 2012 and is now leading the Bank's Shariah functions. He has an Executive MBA (Distinction) from University of Strathclyde, United Kingdom and a degree in Shariah (Islamic Jurisprudence) from Al-Azhar University, Cairo Egypt. He is a Certified Shariah Adviser and Auditor (CSAA) by Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and is a member of AAOIFI and Association of Shariah Advisors in Islamic Finance Malaysia (ASAS). He has 14 years of working experience in Singapore and Malaysia in socio-economic as well as Shariah-related areas.

**EXECUTIVE MANAGEMENT**



ACTING HEAD, FINANCE  
Roslinawati Zainal

Roslinawati came on board KFH Malaysia in April 2011 to head the Financial Reporting unit in the Bank’s Finance Division. She brings with her about twenty years’ experience in finance, treasury and accounting, with most of it in banking industry covering local and foreign Islamic financial institutions. She obtained her degree in Accounting (Hons) from University Tenaga Nasional. She is Chartered Certified Accountant, accredited by Association of Chartered Certified Accountants (ACCA) and Member of Malaysia Institute of Accountants (MIA).