

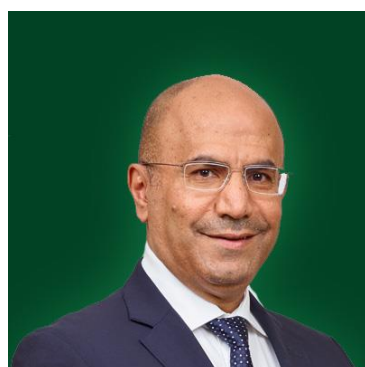
BOARD OF DIRECTORS



**CHAIRMAN & INDEPENDENT
NON-EXECUTIVE DIRECTOR
(KUWAITI)**

Muad Saud Alosaimi

Mr Muad S M M AlOsaimi (“Mr AlOsaimi”) 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, Board Investment Committee of KFHK and Board Merger Committee (KFHK-AUB). Mr AlOsaimi has extensive experience in investment, leasing and knowledge in the banking and real estate development and investment. He was an Investment Officer under the Investment Department of Aayan Leasing and Investment Company K.S.C.P in 2002 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 (2004 to 2014), Kuwaiti Financial Center Company (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. Mr AlOsaimi has no shareholding in KFH Malaysia.



**NON-INDEPENDENT NON-
EXECUTIVE DIRECTOR (KUWAITI)**

Mohammad Nasser AlFouzan

Mr Mohammed 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 Strategic Marketing Management Program at Harvard Business School, U.S.A. He has over 31 years of banking experience in 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 KFHK. His last position in KFHK was as a Consultant to the Group Chief Executive Officer before he left the organisation on 30 September 2018. Mr AlFouzan was appointed as a Non Independent Non-Executive Director (“NINED”) of KFHMB on 7 October 2014. He is also currently the Vice Chairman of Kuwait Finance House (Bahrain) B.S.C., a subsidiary of KFHK and the Chairman of the Board Executive Committee of the said entity. Further, he is a Board Member of Sharjah Islamic Bank in United Arab Emirates.

Mr AlFouzan has no shareholding in KFH Malaysia.



**NON-INDEPENDENT EXECUTIVE
DIRECTOR (KUWAITI)**
Ahmad S A A AlKharji

Mr Ahmad S A A AlKharji (“Mr AlKharji”) has a Bachelor 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 AlKharji was appointed as a Non-Independent Non-Executive Director (“NINED”) of Kuwait Finance House (Malaysia) Berhad (“KFHMB”) on 1 June 2014. Subsequent thereto, he became the Chief Executive Officer and Managing Director (“CEO & MD”) of KFHMB and upon his resignation as CEO & MD, he remained as a Board Member. He was re-designated as a NINED in July 2016. He was subsequently re-designated as Non-Independent Executive Director in 2017 to comply with the definition of Executive Director under BNM’s Corporate Governance Policy. He is currently a Board member of Kuveyt Turk Participation Bank Inc, a subsidiary of Kuwait Finance House K.S.C.P. (“KFHK”) in Turkey and KFH Capital Investment Company K.S.C.C (“KFHC”) in Kuwait. Mr AlKharji is a seasoned banker with more than 21 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 AlKharji 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 Corporate Banking Officer of KFHK. Mr AlKharji has no shareholding in KFH Malaysia.



**NON-INDEPENDENT NON-
EXECUTIVE DIRECTOR
(MALAYSIAN)**
Khalid Sufat

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 Sufat (“En Khalid”) was appointed as an Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad (“KFHMB”) on 3 January 2011. He was then redesignated as a Non-Independent Non-Executive Director on 3 January 2020 upon the expiry of his 9-year tenure as an Independent Non-Executive Director. En Khalid 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 five listed companies, namely, as Executive Director of Tronoh Mines Malaysia Berhad, as Deputy Executive Chairman of Furqan Business Organisation Berhad, as Group Managing Director of Seacera Tiles Berhad, as an Independent Director of Chemical Company of Malaysia Berhad and UMW Holdings Berhad respectively. His directorships in other public companies include Malaysian Reinsurance Berhad and MNRB Holdings Berhad. He is also a Professional Member on the Board of Employees Provident Fund. En Khalid has no shareholding in KFH Malaysia.



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

Bachelor of Economics (B. Admin) degree from the University of Malaya, Malaysia. En Abdul Khalil Bin Abdul Hamid (“En Abdul Khalil”) was appointed as an Independent Non-Executive Director (“INED”) of Kuwait Finance House (Malaysia) Berhad (“KFHMB”) on 10 June 2016. He is an Investment Committee member of Eastspring Investments Bhd and in May 2019, was appointed as Chairman of the said committee. On 13 April 2007, En Abdul Khalil was appointed as an INED of Prudential Assurance Malaysia Berhad (“PAMB”) and subsequently as Chairman of PAMB on 1 January 2017. En. Abdul Khalil was also an INED of Prudential BSN Takaful Bhd from 17 July 2006 until the end of his tenure on 13 July 2017. En Abdul Khalil was appointed as an Independent Director of Mizuho Bank (Malaysia) Berhad on 11 November 2019. En Abdul Khalil has 37 years of experience in the banking industry. He was the Executive Vice-President of Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad (“BTM”) (now known as MUFG Bank (Malaysia) Bhd) from 2002 until 2012, overseeing the execution of the bank’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 Abbas Ali Abid (“Mr Abid”) is a Fellow Chartered Accountant from Institute of Chartered Accountants in England and Wales. Mr Abid has more than 40 years’ experience in the profession, across Europe, Middle East and Africa of which the last 25 years have been in various leadership roles as Assurance Leader for Ernst & Young Middle East and North Africa (“MENA”) region and Audit Partner for clients ranging from investment companies, private equity houses, commercial banks, Islamic banks, government ministries, regulators, commercial entities and manufacturing industries. He retired in June 2012. He previously served as the Chairman of Auditing Standards Committee and the Deputy 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 this organisation. Mr Abid received the World Islamic Banking Conference Industry Leadership Award in 2012 in recognition of his contribution to the Islamic Banking industry. He is currently the Independent Board Member, Chairman of Board Audit And Compliance Committee and Member of Nominations and Remuneration Committee of Kuwait Finance House K.S.C.P. (“KFHK”) and also a Board Member of Kuwait Finance House (Bahrain) B.S.C. and Dr Soliman Fakeeh Hospital in Jeddah. He is also an Independent Director and Chairman of the Audit Committee and the Human Resources Committee of Meezan Bank, the largest Islamic Bank in Pakistan. Mr Abid was appointed as the Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad on 1 August 2017. Mr Abid has no shareholding in KFH Malaysia.

MEMBER
NON-INDEPENDENT
NON-EXECUTIVE DIRECTOR
Mohamed Zaheer Mohamed
Azreen (Sri Lankan)

Mr Mohamed Zaheer Mohamed Azreen (“Mr Azreen”) is an Associate Member of Chartered Institute of Management Accountants (CIMA) UK, Fellow Member of the Institute of Chartered Accountants (ICASL) of Sri Lanka, Fellow Member of the Institute of Certified Management Accountants (ICMA) of Sri Lanka, and is a Certified Risk Analyst (CRA). He was appointed as an Independent Non-Executive Director of Kuwait Finance House (Malaysia) Berhad (“KFHMB”) on 1 March 2020. Mr Azreen started his career in 1991 at KPMG in Colombo, Sri Lanka and then joined Messrs Ernst & Young (“EY”), Bahrain Office in October 1996 as Senior Accountant and was assigned the responsibilities of managing business community training unit which provide in house training to EY employees and its clients on various accounting and finance disciplines. He then joined Kuwait Finance House, Kuwait (“KFHK”) in 1999 as Investment Manager, Direct Investment Department. He was later, he was transferred to head the Banking Performance Monitoring Unit and the Credit Due Diligence Unit of International Banking Sector which oversee the performances of the banking subsidiaries. His last position in KFHK was as the Senior Manager, FI Credit Management under Treasury Division. Mr Azreen is currently a Consultant with Frontier Advisory (Pvt) Ltd, Colombo, Sri Lanka, a company that provide a range of advisory services on accounting, tax and business related matters. Shareholding in KFHMB: Nil.