

GROUP MANAGEMENT

ADEL A. EL-LABBAN*

Group Chief Executive Officer

Director since 30 July 2000. Holds a Masters in Economics (Highest Honors) from the American University in Cairo, 1980, Bachelors in Economics (Highest Honors) from the American University in Cairo, 1977.

Group Chief Executive Officer, Ahli United Bank B.S.C., Bahrain; Deputy Chairman, United Bank for Commerce & Investment S.A.C., Libya; Director, Ahli United Bank (UK) PLC; and Director, Ahli United Bank K.S.C.P., Kuwait.

Former positions: Chief Executive Officer and Director, United Bank of Kuwait P.L.C., UK; Managing Director, Commercial International Bank, Egypt S.A.E.; Chairman, Commercial International Investment Company, Egypt; First Deputy Chairman, Ahli Bank S.A.O.G., Oman; Vice Chairman, Middle East Financial Investment Co., Saudi Arabia; Deputy Chairman, Ahli United Bank S.A.E., Egypt; Deputy Chairman, Commercial Bank of Iraq; Director, Ahli United Bank Limited, UAE; Vice President, Morgan Stanley, USA; Assistant Vice President, Arab Banking Corporation, Bahrain; Director, Bahrain Bourse, formerly Bahrain Stock Exchange; and Director, Bahrain Association of Banks, Bahrain.

(Total years of experience: 43)

*Mr. El-Labban resigned from the AUB B.S.C. Board of Directors and his position as Managing Director with effect from the close of business on 14 April 2022.

SANJEEV BAIJAL

Deputy Group Chief Executive Officer - Finance and Strategic Development

Chairman, Al Hilal Life B.S.C.(c) & Al Hilal Takaful B.S.C.(c), Bahrain; Director, Ahli United Bank K.S.C.P., Kuwait; Second Deputy Chairman, Ahli Bank S.A.O.G., Oman; Previous experience as Group Head of Finance, Ahli United Bank B.S.C., Bahrain; Financial Controller, Al-Ahli Commercial Bank, Bahrain; Held various positions at Ernst & Young, Bahrain and Price Waterhouse in India; Chartered Global Management Accountant under the Association of International Certified Professional Accountants; Member of the American Institute of Certified Public Accountants (AICPA), and Associate Member of the Institute of Chartered Accountants of India (ACA).

(Total years of experience: 38 years)

KEITH GALE

Deputy Group Chief Executive Officer - Risk, Legal and Compliance

Director, Ahli United Bank K.S.C.P. Kuwait; Director, Ahli United Bank (UK) P.L.C.; Director, Ahli Bank S.A.O.G., Oman; Previously Group Head of Risk Management, Ahli United Bank, Bahrain; Former Head of Credit and Risk at ABC International Bank P.L.C.; Former Assistant Vice President, Internal Audit Department, Arab Banking Corporation, Bahrain. Held various positions in the UK with KPMG and Ernst & Young. Associate Member of the Institute of Chartered Accountants England & Wales (ACA) and holds a BA (Hons) in Accounting and Finance from the University of Lancaster, UK.

(Total years of experience: 41 years)

SUVRAT SAIGAL

Deputy Group Chief Executive Officer – Retail Banking

Director, Al Hilal Life B.S.C.(c) & Al Hilal Takaful B.S.C.(c), Bahrain. Former: Head of Mass Segment and Products, First Abu Dhabi Bank, UAE; Head of Global Retail, National Bank of Abu Dhabi, UAE; Head of Consumer Banking, Barclays, India; Head of Strategy, Marketing & Consumer Experience, Citibank, Australia; Citibanking Head, Asia Pacific, Citibank N.A., Singapore; Cards Head, Citibank N.A., Japan. Held various management positions with Citibank in Singapore, USA, India and Saudi Arabia. Holds a Bachelor of Engineering from Delhi College of Engineering, India.

(Total years of experience: 32 years)

GEOFF STECYK

Deputy Group Chief Executive Officer - Technology and Operations

Director, Ahli United Bank K.S.C.P., Kuwait. Former: Chief Operating Officer, Rakbank, UAE; Group Chief Technology Officer, Maybank Berhad, Malaysia; Vice President – National Head of Bancassurance, AIA China; Executive Vice President – Business Integration, Southern Bank Berhad, Malaysia; Co-Director and Founder, Asiapace Limited, Malaysia, Hong Kong and Singapore; General Manager, Southern Bank Unit Trust, Malaysia; Financial Consultant, Southern Bank Unit Trust, Malaysia; Business Development Officer, Investors Group, Canada. Holds a Bachelor of Commerce, Marketing/ Finance from University of Alberta, Canada.

(Total years of experience: 30 years)

GROUP MANAGEMENT

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DAVID O' LOAN

Deputy Group Chief Executive Officer - Treasury and Investments

Director, Ahli United Bank K.S.C.P., Kuwait. Former: Group Treasurer for J. Sainsbury Plc, UK; Deputy Group Treasurer, RBS Group, UK; Senior Vice President, Swiss Re Asset Management, Switzerland; Investment Director, Standard Life Investments, UK; Head of Treasury, BGB (Ireland) plc, Ireland; Manager, Citibank N.A, Ireland. Fellow of the Association of Chartered Certified Accountants, holds a Master of Science degree in Treasury & Investment from Dublin City University and an MBA from University of Edinburgh.

(Total years of experience: 28 years)

MARK HIRST

Deputy Group Chief Executive Officer - Private Banking and Wealth Management

Former: Chief Executive Officer & Head of Private Banking, Standard Chartered Bank, Switzerland; Chairman of CS UK Ltd & Market Area Head UK/ International - Credit Suisse Group, Switzerland; Executive Board Member & Market Area Head Middle East & Africa - Deutsche Bank, Switzerland; CEO - Deutsche Bank International Ltd, Channel Islands; CEO & Chief Investment Officer – RBC Global Asset Management UK Ltd; Head of Asset Allocation & Senior Portfolio Manager - Manufactures Life International Investment Office, UK. Economist - Confederation of British Industry, UK. Holds a Masters in International Management from McGill University in Canada, Diploma in International Practising Management from INSEAD, Bachelor of Science from University of Swansea and is a Chartered Fellow of the Institute of Directors, member of the CFA Institute and STEP.

(Total years of experience: 39 years)

IMAN AL-MADANI

Deputy Group Chief Executive Officer – HR, Transformation and Development

Former Group Head of Human Resources & Development; Ahli United Bank B.S.C., Bahrain; Head of Human Resources, Bank of Kuwait & Middle East (BKME). Former Assistant General Manager Human Resources, Burgan Bank, Kuwait. Certified Corporate Governance Officer (CCGO) from the London Business School. Holds a Bachelor of Science in Mathematics from the University of Denver, USA and an Associate of Science Degree in Data Processing & Computer Programming, Lane College, Oregon State, USA.

(Total years of experience: 38 years)

ROGIER DOLLEMAN

Group Head – Internal Audit

Former: Audit Head Business Management, SABB, KSA; Head of Audit, Alawwal Investment Company, KSA; Senior Audit Executive, National Commercial Bank- Jeddah, KSA; Head of Internal Audit, ING Bank AS, Turkey; Regional Head of Audit, ING Commercial Banking, Singapore; Audit Manager, ING Bank N.V., the Netherlands; Senior Auditor, ING Insurance and ING Investment Management, the Netherlands; Financial Auditor, PwC International, the Netherlands. Holds a Post-Master's degree RZ (Dutch CPA) from NIVRA-Nyenrode Business University, the Netherlands and a Master in Auditing & Assurance from Nyenrode University, the Netherlands.

(Total years of experience: 22 years)

OTHMAN HIJAZI

Deputy Group Chief Executive Officer – Corporate Banking

Vice Chairman, Commercial Bank of Iraq; Director, Ahli United Bank K.S.C.P., Kuwait; Director, Al Hilal Life B.S.C.(c) and Al Hilal Takaful B.S.C.(c), Bahrain; Director, Al Ahli Real Estate Company WLL, Bahrain; Director, MEFIC Capital, Saudi Arabia; Director, Waqf Fund, Bahrain; Director, Property Company One & Two Ltd, UK. Former: Group Head – Corporate Banking, Ahli United Bank B.S.C., Bahrain; Executive Director International Corporates – Origination and Customers Coverage – Saudi and Kuwait Markets, Standard Chartered Bank, UAE; Executive Director – Head of Local Corporate Business – Origination and Customer Coverage – Sharjah and Northern Emirates, Standard Chartered Bank, UAE; Senior Relationship Manager – Business Banking Group, Abu Dhabi Commercial Bank, UAE; Relationship Manager, Commercial Bank International, UAE. Holds a Masters in Finance from University of Western Sydney, Australia.

(Total years of experience: 28 years)

SAMI TAMIM

Chief Executive Officer – AUBUK

Director, Arab Bankers Association, UK. Formerly: Deputy CEO – Private Banking and Wealth Management, Ahli United Bank (UK) PLC; Executive Director, UBS, London; Director, Citibank, UK; Senior Vice President, Coutts Bank, Geneva; Managing Director, Bank of Beirut, UK; Head of Private Banking, Saudi American Bank, UK. Holds a Bachelor Degree in Economics from the American University of Beirut and is a Chartered Wealth Manager and Fellow of the Chartered Institute for Securities & Investment, London.

(Total years of experience: 37 years)

GROUP MANAGEMENT

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JEHAD AL-HUMAIHDI

Chief Executive Officer – Ahli United Bank, Kuwait

Director, Al Hilal Life B.S.C.(c) & Al Hilal Takaful B.S.C.(c); Vice Chairman, Ci Net, Kuwait; Vice Chairman, KNET, Kuwait. Former DCEO - Banking Support, Ahli United Bank K.S.C.P; Former Senior General Manager of IT & Operations, Ahli United Bank K.S.C.P, Kuwait. Held various managerial positions in Ahli United Bank Kuwait. Holds a BSC Mathematics from Kuwait University and minor in Economics.

(Total years of experience: 37)

HALA SADEK

Chief Executive Officer – Ahli United Bank, Egypt

Director, Ahli United Bank Egypt S.A.E. Former Senior Deputy CEO – Risk, Finance & Operations / Executive Director, Ahli United Bank Egypt S.A.E.; Former Senior General Manager – Head of Risk Management, Ahli United Bank Egypt S.A.E; Former Head of Risk Asset Management Group, Commercial International Bank, Egypt; Former Assistant General Manager – Corporate Banking Group, Commercial International Bank, Egypt. Holds a Bachelor degree in Economics from Faculty of Economics & Political Science Cairo University, Egypt.

(Total years of experience: 33)

FAISAL AL HAIMUS

Chief Executive Officer – Commercial Bank of Iraq

Chairman, Iraq Securities Commission, Iraq; Former: Chairman and President, Trade Bank of Iraq; Senior Deputy CEO, Commercial Bank of Iraq; Chief Executive Officer, Bank of Baghdad, Iraq; Head of Wholesale Banking – Iraq, Standard Chartered Bank, UAE; Head of Commercial Banking, HSBC Bank Middle East – Iraq, Iraq; Associate Vice President, Emirates Islamic Bank, UAE. Held various positions at Standard Chartered, Mashreq Bank and Union National Bank in UAE. Holds a Masters in Business Administration from Staffordshire University, UK.

(Total years of experience: 27 years)

AYMAN EL GAMMAL

Chief Executive Officer – United Bank for Commerce & Investment, Libya

Former Assistant Managing Director and Head of Investments, National Investment Bank, Egypt, Former Managing Director, Asset Management - Private Equity, NAEEM Holdings, Egypt, Former Managing Director, EFG Hermes Private Equity, Egypt, Former Executive Director, Commercial International Investment Company, Former Assistant General Manager, Commercial International Bank (CIB), Egypt. Former board member in various companies and banks representing employers' investments. Holds a BA in Business from Cairo University, Egypt.

(Total years of experience: 38 years)

SAID HATHOUT

Chief Executive Officer – Al Hilal Life & Al Hilal Takaful

Former Chief Operating Officer, Al Hilal Life B.S.C.(c) and Al Hilal Takaful B.S.C.(c), Bahrain; Former Operations and IT Director, Al Hilal Life B.S.C.(c) and Al Hilal Takaful B.S.C.(c), Bahrain; Former Regional Operations Director, ACE Life Insurance Company, Former Chief Operations Officer, ACE Life Insurance Company Egypt; Former Life Administration Manager, Arabia Insurance Company S.A.L.; Lebanon. Holds a Master's Degree in Business Administration and a Bachelor Degree in Business Marketing from the Lebanese American University in Lebanon.

(Total years of experience: 24 years)