

BOARD OF DIRECTORS' PROFILE



Tunku Dato' Ya'acob Bin Tunku Tan Sri Abdullah

Executive Chairman

Tunku Dato' Ya'acob bin Tunku Tan Sri Abdullah, aged 51, a Malaysian, has been a Director since its inception in November 1998. He was appointed as the Group Managing Director/Chief Executive Officer in 1999. He was re-designated as Executive Chairman of the Company on 28 August 2008. He currently holds the position of Non-Executive Chairman of Mycron Steel Berhad ("MSB") and Executive Chairman of Melewar Industrial Group Berhad ("MIG").

Tunku Dato' Ya'acob graduated with a Bachelor of Science (Hons) Degree in Economics and Accounting from City University, London. An accountant by training, he is a Fellow of the Institute of Chartered Accountants in England & Wales and a member of the Malaysian Institute of Accountants.

Tunku Dato' Ya'acob started his career as an Auditor with Price Waterhouse in London from 1982 to 1985 and subsequently, employed by the same firm in Kuala Lumpur from 1986 to 1987. Tunku Dato' Ya'acob joined Malaysian Assurance Alliance Berhad (now known as Zurich Insurance Malaysia Berhad) in 1987 and has been heading MAA Group Berhad (formerly known as MAA Holdings Berhad) Group of Companies since 1999.

Currently, Tunku Dato' Ya'acob is a Board Member of MIG, MSB, Melewar Group Berhad, Khyra Legacy Berhad, MAAKL Mutual Bhd, Ithmaar Bank B.S.C. (listed on the Bahrain Stock Exchange) and several private limited companies. His shareholdings in the Company is disclosed on page 205 of the Annual Report.

He is also Chairman of the Board of Trustees for MAA-Medicare Kidney Charity Fund and The Budimas Charitable Foundation.

Tunku Dato' Ya'acob also sits on the Executive Board of Federation of Public Listed Companies Berhad (FPLC) as Vice President.

Tunku Dato' Ya'acob does not have any personal interest in any business arrangements involving the Company.

Tunku Dato' Ya'acob does not have any conflict of interest with the Company and he has had no convictions for any offences within the past 10 years.



Muhamad Umar Swift

Chief Executive Officer/Group Managing Director

Encik Muhamad Umar Swift, aged 47, is a permanent resident, was appointed to the Board on 7 September 2006.

Encik Umar started his career with Price Waterhouse as a Chartered Accountant in January 1986. He has more than 15 years experience in the areas of banking and financial services. He began his career in the banking industry in November 1992 as Manager, Corporate Finance in Bank of Singapore (Australia) Limited.

He then went on to hold numerous positions within the bank before joining Gas Malaysia Sdn. Bhd. in January 1996 as General Manager, Corporate Finance. A year later, he was promoted to Chief Executive Officer of Gas Malaysia in 1997. Encik Umar left Gas Malaysia in January 2002 to become a Practice Leader for the Utilities Business of Deloitte Consulting in Malaysia.

In April 2004, he joined Maybank as Executive Vice President – Head, Enterprise Financial Services Group. In May 2006, Encik Umar left Maybank and joined the Company as Deputy Chief Executive Officer.

Encik Umar was appointed as Acting Chief Executive Officer of Malaysian Assurance Alliance Berhad (“MAA”) (now known as Zurich Insurance Malaysia Berhad) in August 2007 and appointed as Chief Executive Officer of MAA in August 2008 until 30 September 2011 when MAA was sold to Zurich Insurance Company Ltd.

Encik Umar graduated with a Bachelor of Economics from Monash University, Clayton, Australia in December 1985 and is an Associate of the Institute of Chartered Accountants in Australia, a member of AASA Certified Practising Accountant, a Fellow of the Taxation Institute of Australia, as well as a Fellow of the Financial Services Institute of Australasia in Australia. He is also a Chartered Accountant with the Malaysian Institute of Accountants and a Registered Financial Planner.

Currently, Encik Umar is a Board Member of MAAKL Mutual Bhd, MAA Takaful Berhad and Columbus Capital Pty Ltd.

Encik Umar is also a Member of the Board of Trustees for MAA-Medicare Kidney Charity Fund.

Encik Umar does not have any personal interest in any business arrangements involving the Company.

Encik Umar does not have any family relationship with any Director and/or major shareholder of the Company. He also does not have any shareholding in the Company and he has had no convictions for any offences within the past 10 years.

BOARD OF DIRECTORS' PROFILE

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Yeo Took Keat

Group Chief Operating Officer
Executive Director

Mr Yeo Took Keat, aged 54, a Malaysian, was appointed to the Board on 24 February 2005.

Mr Yeo has vast experience in accounting and finance having served various capacities in insurance companies and audit firm upon completing his studies in 1980. He joined Malaysian Assurance Alliance Berhad (now known as Zurich Insurance Malaysia Berhad) in 1986 and has held several positions, the last of which was as Senior Vice President – Finance & Administration before his transfer to MAA Group Berhad (formerly known as MAA Holdings Berhad) ("MAAG") in May 2002 as the Group Chief Operating Officer.

Mr Yeo is a Fellow of The Association of Chartered Certified Accountants, United Kingdom and a Member of the Malaysian Institute of Accountants. He is also an Executive Committee member of the Federation of Public Listed Companies Berhad and has contributed to the Working Groups on accounting standards led by the Malaysian Accounting Standards Board.

Presently, Mr Yeo holds several directorships in other public companies, namely, MAA Bancwell Trustee Berhad, MAAKL Mutual Bhd and MAA Credit Berhad. He also serves on the Boards of several private limited companies in MAAG Group of Companies.

Mr Yeo does not have any personal interest in any business arrangements involving the Company.

Mr Yeo does not have any family relationship with any Director and/or major shareholder of the Company and he has had no convictions for any offences within the past 10 years. His shareholdings in the Company is disclosed on page 205 of the Annual Report.



Major General Datuk Lai Chung Wah (Rtd)

Independent Non-Executive Director
Chairman of Audit Committee
Member of Remuneration Committee
Member of Nomination Committee
Member of Risk Management Committee

Major General Datuk Lai Chung Wah (Rtd), aged 79, a Malaysian, was appointed to the Board on 8 June 1999.

Presently, General Datuk Lai holds several directorships in other public companies, MAAKL Mutual Bhd and MAA Bancwell Trustee Berhad. He also sits on the Board of a private limited company, namely Wira Security Services Sdn Bhd.

General Datuk Lai served the Malaysian Armed Forces in general and the Army in particular for 35 years (1952 – 1987) and retired with the rank of Major General. He is a graduate of the Royal Military Academy Sandhurst, United Kingdom in 1955 and the Command & Staff College, Quetta, Pakistan in 1963. He was awarded three Diplomas, one by the Armed Forces Defence College for Defence Strategy and Joint Operations Studies, The National Institute of Public Administration, Malaysia (INTAN) on Defence Resources Management in 1981 and Defence Resources Management Education Centre, Department of Defence, United States of America on Senior Defence Resources Management in 1983.

General Datuk Lai does not have any personal interest in any business arrangements involving the Company.

General Datuk Lai does not have any family relationship with any Director and/or major shareholder of the Company. He also does not have any shareholding in the Company and he has had no convictions for any offences within the past 10 years.

BOARD OF DIRECTORS' PROFILE

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Dato' Sri Iskandar Michael bin Abdullah

Independent Non-Executive Director
Chairman of Nomination Committee
Member of Risk Management Committee
Member of Audit Committee
Member of Remuneration Committee

Dato' Sri Iskandar Michael bin Abdullah, aged 67, a Malaysian, was appointed to the Board on 30 April 2001.

Dato' Sri Michael is a Board Member of MAA Bancwell Trustee Berhad, a public company of the group of the Company. He is also a Board Member of several private limited companies.

Dato' Sri Michael is the senior partner of the law firm of Balendran Chong with offices in Kuantan and Kuala Lumpur. He specialises in conveyancing and corporate law. He was born in Perak and did his schooling in St. Michael's Institution Ipoh. He is a Barrister-at-Law of Inner Temple, Inns of Court of London. Since 1969, he has been practising law in Kuantan and was the Chairman of the Pahang Bar from 1985 to 1987.

Dato' Sri Michael does not have any personal interest in any business arrangements involving the Company.

Dato' Sri Michael does not have any family relationship with any Director and/or major shareholder of the Company. He also does not have any shareholding in the Company and he has had no convictions for any offences within the past 10 years.



General Dato' Sri Hj Suleiman bin Mahmud RMAF (Rtd)

Independent Non-Executive Director
Chairman of Risk Management Committee
Chairman of Remuneration Committee
Member of Audit Committee
Member of Nomination Committee

General Dato' Sri Hj Suleiman bin Mahmud RMAF (Rtd), aged 65, a Malaysian, was appointed to the Board on 18 May 2005.

General Dato' Sri Suleiman is a graduate of the Royal New Zealand Air Force Command and Staff College and the United States Air Force, Air War College. He holds a Master of Science Degree in Operational Research and Systems Analysis, and a Post Graduate Diploma in Business Administration, both from the University of Aston, United Kingdom. He has been appointed as an Honorary Fellow of the Malaysian Institute of Logistics.

General Dato' Sri Suleiman currently serves on the Boards of MLABS Systems Berhad and Vasseti Berhad. He also holds directorships in several private limited companies.

General Dato' Sri Suleiman retired from the Royal Malaysian Air Force in March 2003 after serving more than 38 years. Besides being a pilot, he had held several command positions at various levels in the Air Force. He had also served in several positions in the Department of the Air Force and the Armed Forces Headquarters. He then rose to become the Chief of Air Force before his retirement.

General Dato' Sri Suleiman does not have any personal interest in any business arrangements involving the Company.

General Dato' Sri Suleiman does not have any family relationship with any Director and/or major shareholder of the Company. He also does not have any shareholding in the Company and he has had no convictions for any offences within the past 10 years.

BOARD OF DIRECTORS' PROFILE

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Datuk Seri Razman Md Hashim

Independent Non-Executive Director
Member of Audit Committee

Datuk Seri Razman, aged 73, a Malaysian, was appointed to the Board on 1 July 2006.

Datuk Seri Razman completed his early secondary education in Australia and on completion, studied Accounting and Banking where he became a member of the Australian Institute of Bankers.

Upon his return to Malaysia, Datuk Seri Razman joined Standard Chartered Bank Malaysia Berhad ("SCB") as an Officer Trainee in 1967. Throughout his 34 years of banking experience in SCB, he served with the bank's offices in London, Europe, Hong Kong and Singapore. In 1994, he was appointed as the Executive Director/Deputy Chief Executive of SCB until his retirement in June 1999.

In the same month in 1999, Datuk Seri Razman was appointed as Chairman of MBf Finance Berhad by Bank Negara Malaysia until January 2002 when the finance company was sold to Arab-Malaysian Group. He was appointed to the Board of Malaysian Assurance Alliance Berhad ("MAA") (now known as Zurich Insurance Malaysia Berhad) on 1 July 2006 as an Independent Non-Executive Director and had resigned from the Board of MAA on 30 September 2011.

Datuk Seri Razman is currently the Deputy Chairman of the Sunway Group of Companies and his current directorships in other public companies includes Multi-Purpose Holdings Berhad, SILK Holdings Berhad, Berjaya Land Berhad, Sunway Berhad, and MAA Takaful Berhad.

Datuk Seri Razman does not have any personal interest in any business arrangements involving the Company.

Datuk Seri Razman does not have any family relationship with any Director and/or major shareholders of the Company and he has had no convictions for any offences within the past 10 years. His shareholdings in the Company is disclosed on page 205 of the Annual Report.



Tan Sri Ahmad Bin Mohd Don

Independent Non-Executive Director
Member of Risk Management Committee

Y. Bhg. Tan Sri Ahmad Mohd Don, aged 64, a Malaysian, was appointed to the Board on 13 October 2006.

Tan Sri Ahmad is a Summa cum Laude graduate in Economics and Business from the University of Wales, Aberystwyth, United Kingdom. He is also a Fellow of the Institute of Chartered Accountants in England and Wales and a Member of the Malaysian Institute of Certified Public Accountants.

Tan Sri Ahmad has extensive experience in finance and banking, having worked in various capacities with Pernas Securities Sdn Bhd, Permodalan Nasional Berhad and Malayan Banking Berhad. He served as the Group Managing Director and Chief Executive Officer of Malayan Banking Berhad from 1991 to 1994. Tan Sri Ahmad was the Governor of Bank Negara Malaysia from May 1994 to August 1998. He currently serves on the Boards of KAF Investment Bank Berhad, J.P. Morgan Chase Bank Berhad, United Malacca Berhad, Hap Seng Plantations Holdings Berhad and MAAKL Mutual Bhd. Tan Sri Ahmad is currently the Independent Non-Executive Chairman of MAA Takaful Berhad and Zurich Insurance Malaysia Berhad (formerly known as Malaysian Assurance Alliance Berhad).

Tan Sri Ahmad does not have any personal interest in any business arrangements involving the Company.

Tan Sri Ahmad does not have any family relationship with any Director and/or major shareholder of the Company and he has had no convictions for any offences within the past 10 years. His shareholdings in the Company is disclosed on page 205 of the Annual Report.

BOARD OF DIRECTORS' PROFILE

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Tunku Yahaya @ Yahya bin Tunku Tan Sri Abdullah

Non-Independent Executive Director

Tunku Yahaya @ Yahya bin Tunku Tan Sri Abdullah, aged 50, a Malaysian, was appointed to the Board on 10 January 2007. He was re-designated as Non-Independent Executive Director of the Company on 1 December 2011 by virtue of his appointment as Head of E-Commerce (Vice President) of MAA Corporation Sdn Bhd, the wholly-owned subsidiary of MAA Group Berhad (formerly known as MAA Holdings Berhad).

Tunku Yahaya is the brother to Tunku Dato' Ya'acob bin Tunku Tan Sri Abdullah, the Executive Chairman of the Company. Therefore, he is deemed a substantial shareholder by virtue of his relationship with Tunku Dato' Ya'acob who is the founder and ultimate beneficial owner of Khyra Legacy Berhad, the ultimate substantial shareholder of the Company. His shareholdings in the Company is disclosed on page 205 of the Annual Report.

Tunku Yahaya graduated in 1983 with a Bachelor of Science (Hons) degree in Economics and Accountancy from the City University, London. Upon completion, he joined Peat Marwick Mitchell & Co. in London that same year. In 1986, he obtained his Master of Science in Economics from Birkbeck College, University of London.

Upon returning to Malaysia in 1986, he joined the advertising company, MZC-Saatchi & Saatchi. In 1988, he joined the management of the refurbished Central Market (KL) as Executive Director. In 1994, he was appointed to put into operation and manage the television station, Metro Vision as Managing Director. In 1997, he started the music recording label, Melewar Parallax Sdn Bhd.

He currently sits on the Boards of Melewar Industrial Group Berhad, Mithril Berhad, Melewar Group Berhad, The Melewar Corporation Berhad, Jat Acres Berhad and other several private limited companies.

Tunku Yahaya does not have any personal interest in any business arrangements involving the Company.

Tunku Yahaya does not have any conflict of interest with the Company and has had no conviction for any offences within the past 10 years.



Dr Zaha Rina Zahari

Independent Non-Executive Director

Dr Zaha Rina Zahari, aged 50, a Malaysian, was appointed to the Board on 1 November 2007.

Dr Zaha Rina received her BA (Hons) Accounting and Finance from Leeds UK, her MBA from Hull UK and holds a Doctorate in Business Administration, focusing on capital markets research and specialising in derivatives, Hull UK. International Centre for Leadership in Finance (ICLIF) Harvard Business School and Columbia Business School in July 2005.

Dr Zaha Rina was a Consultant to Financial Technologies Middle East based in Bahrain for the set up of Bahrain Financial Exchange (BFX) launched in January 2009. Prior to this Dr Zaha Rina was with Royal Bank of Scotland Group in Singapore from August 2007 to May 2008. Dr Zaha Rina has more than 20 years experience in the financial, commodities and securities industry and the development of the Malaysian Capital Market, which includes managing a futures broking company, and was Chief Executive Officer of RHB Securities Sdn Bhd, one of the larger stock broking firms in Malaysia from 2004 to 2006. RHB is the 3rd largest Financial Services Group in Malaysia. She has previous Board appointments at the Commodity and Monetary Exchange of Malaysia (COMMEX) from 1993 to 1996, then as the Chief Operating Officer (COO) of Kuala Lumpur Options and Financial Futures Exchange (KLOFFE) in 2001.

Dr Zaha Rina was instrumental in the merger of COMMEX and KLOFFE which ultimately led to the creation of Malaysian Derivatives Exchange (MDEX) and the subsequent appointment as COO of MDEX in June 2001. Dr Zaha Rina was then appointed Head of Exchanges, managing the operations of KLSE, MESDAQ, MDEX and Labuan International Financial Exchanges (LFX) in September 2003 prior to KLSE's (now known as Bursa Malaysia Securities Berhad) demutualisation. Dr Zaha Rina is also a regular speaker at many international conferences and forums.

Dr Zaha Rina is also a director of Zurich Insurance Malaysia Berhad (formerly known as Malaysian Assurance Alliance Berhad), MAA Takaful Berhad, MAA International Assurance Ltd, Hong Leong Industries Berhad and MIMB Investment Bank Berhad. She also holds directorships in several private limited companies. Dr Zaha Rina is a Member of extensible Business Reporting Language and Divemaster with National Association of Underwater Instructors (NAUI). She was a Member of Global Board of Advisers for XBRL until 2009 and was also on the Board of Trustee for Malaysian AIDS Foundation until May 2010.

Dr Zaha Rina does not have any personal interest in any business arrangements involving the Company.

Dr Zaha Rina does not have any family relationship with any Director and/or major shareholder of the Company. She also does not have any shareholding in the Company and she has had no convictions for any offences within the past 10 years.