

**STANDARD CHARTERED BANK (PAKISTAN) LIMITED
BOARD OF DIRECTORS**

MR. SHAZAD DADA	CEO/ EXECUTIVE DIRECTOR
MR. IAN ANDERSON BRYDEN	NON EXECUTIVE DIRECTOR & CHAIRPERSON OF THE BOARD OF DIRECTORS
MR. TOWFIQ HABIB CHINOY	NON EXECUTIVE DIRECTOR & CHAIRPERSON BOARD RISK COMMITTEE
MR. FERDINAND PIETERSE	NON EXECUTIVE DIRECTOR
MR. MOHAMED ABDELBARY	NON EXECUTIVE DIRECTOR
MRS. SPENTA KANDAWALLA	INDEPENDENT NON EXECUTIVE DIRECTOR & CHAIRPERSON HR & REMUNERATION COMMITTEE
MR. WAQAR AHMED MALIK	INDEPENDENT NON EXECUTIVE DIRECTOR & CHAIRPERSON AUDIT COMMITTEE



SHAZAD DADA
CEO/ EXECUTIVE DIRECTOR

Shazad is the Chief Executive Officer and member of the Board of Directors of Standard Chartered Bank (Pakistan) Limited.

Shazad is a graduate with honours from University of Pennsylvania with Bachelors of Science and Bachelors of Arts degrees, and also has an MBA from the Wharton Business School, University of Pennsylvania. He is a seasoned banker and a prominent capital market professional, with around 30 years of diverse experience with renowned financial institutions in the United States and Pakistan.

Prior to joining Standard Chartered, he was the Chief Executive Officer and Managing Director of Barclays Pakistan. His experience at Barclays was spread across Corporate, Investment and Retail Banking. Shazad was additionally the Head of Regional Transaction Services Steering Committee for Asia and India, UAE & Pakistan.

Shazad has also worked at the Deutsche Bank Securities Inc in New York for over 15 years in various capacities; last as the Managing Director in the Mergers, Acquisitions, and Corporate Advisory Group and was Head of Media M&A practice in the Americas. Moving back to Pakistan in late 2005 to head Deutsche Bank AG Pakistan as the Managing Director, Chief Country Officer and Head of Global Banking, Shazad has played an instrumental role in leading the turnaround of their Pakistan franchise.

Shazad is the Chairman of the Board of Trustee of Developments in Literacy (DIL) Pakistan and Overseas Investors Chamber of Commerce and Industry (OICCI) which is the largest & oldest chamber operating in Pakistan. He is also a member of Board of Directors British Business Centre Pakistan and council member of Institute of Banker Pakistan. He has also held various senior non-executive level positions in the past including Chairman of Pakistan Mercantile Exchange, Chairman Pakistan Banks Association where he played a key role in shaping the overall banking industry to its current prominence in Pakistan. Furthermore, Shazad has also served as an Independent Director of the Pakistan Stock Exchange (PSX). He has been the member of the Board of Directors of Sui Southern Gas Company Limited and the Karachi Stock Exchange, Member Board of Governors of British Overseas School as well as on Board of Trustees for British Overseas Educational Trust and member of the Board of Advisors at AISEC Pakistan. Shazad is also associated with various reputed charitable organisations.

He is an avid golfer with a keen interest in a number of sports including tennis and chess.



IAN ANDERSON BRYDEN
CHAIRPERSON & NON-EXECUTIVE DIRECTOR

Ian has been the Regional Chief Risk Officer for Africa & Middle East based in Dubai since November 2015. He is currently a member of the Board of Directors at Standard Chartered Bank Kenya Limited and Standard Chartered Bank Angola Limited.

He was previously the Chief Risk Officer, South Asia and the Country Chief Risk Officer, India, based in Mumbai with overall responsibility for implementing and monitoring the Risk Governance Framework in South Asia. He was also an Alternate Director on the Standard Chartered Nepal Board for four years.

Prior to February 2013, Ian was the Regional Credit Officer for South Asia overseeing the credit risk of the Wholesale Bank portfolios for India, Bangladesh, Sri Lanka and Nepal. He has worked at Standard Chartered for 23 years based in Hong Kong, Dubai and London. His Risk roles have included Chief Credit Officer, Hong Kong & Japan; Regional Credit Officer, Africa; and Regional Credit Officer, UK & Europe. During his time as the Regional Credit Officer, Africa, he also served on the Board of Standard Chartered Mauritius. He joined the bank as a Corporate Banking Relationship Manager and had a number of roles in the business before moving to Risk.

Before joining Standard Chartered, Ian worked at Chase Manhattan Bank and Bear Stearns in various Corporate and Investment Banking roles. He also served in the British Army for 5 years after leaving Oxford University where he studied Law.

Ian is married and has two daughters. His hobbies include travel and trekking.



TOWFIQ HABIB CHINOY

NON-EXECUTIVE DIRECTOR & CHAIRPERSON RISK COMMITTEE

Towfiq, is an Advisor/ Director with extensive professional experience and significant executive leadership accomplishments in business and philanthropy and is also known as a pioneer in the steel industry and has been associated with International Industries Limited (IIL), since 1964 from where he retired in August 2011, after having served as its Managing Director for thirty-seven (37) years, thus, laying a strong foundation and impeccable ethical reputation for IIL in the steel industry. He founded International Steel Limited (ISL) in 2007, where he served as Managing Director until 2015, which is a state-of-the-art modern automated factory and is currently serving as the Chairman on ISL's board since 25 September 2019 and as Advisor to both, IIL & ISL.

His contribution to all companies on whose boards he serves is that he possesses strong diplomatic skills and a natural affinity for cultivating relationships and persuading convening facilitating and building consensus among diverse individuals.

Over his long career, he has applied qualities of integrity credibility and a passion for progress to strategic governance efforts. He is currently serving as a non-executive Chairman of both Jubilee General Insurance Company Ltd., and Packages Ltd. He is also a director of Pakistan Business Council and National Foods Limited.

Mr. Chinoy has served on the Advisory Boards of the Ministry of Communications, Engineering Development Board and Port Qasim Authority - Government of Pakistan. He has also been Chairman of Pakistan Cables Ltd and PICIC Commercial Bank Ltd and a Director of National Refinery Ltd, Linde Pakistan Ltd, Jubilee Life Insurance Co. Ltd and Pakistan Centre for Philanthropy. He continues to remain a Trustee of the Mohatta Palace Gallery Trust and Habib University Foundation.



FERDINAND PIETERSE
NON-EXECUTIVE DIRECTOR

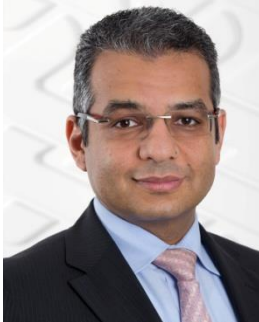
Ferdie is a Managing Director of Standard Chartered Bank in the Africa and Middle East Region and has been with Standard Chartered Bank for 7 years. He joined from The Kelly Group Ltd. in 2013 where he was initially the Chief Financial Officer and diversified to become the Chief Operating Officer whilst holding office as an Executive Director, a position he held for over three years.

He is a Chartered Accountant and has spent most of his working life in banking, initially at NedBank, where he progressed to hold senior positions in Internal Audit at NedBank Africa.

He expanded his financial services experience by joining large multinational organisations where he held office as Chief Executive of Louis Dreyfus Commodities (Southern Africa) and Chief Financial officer of Citigroup Africa.

He is a member of the Board of Directors at Standard Chartered Bank Zimbabwe Limited and Standard Chartered Bank Cameroon SA.

Ferdie also holds a Certified Information Systems Auditor (CISA) qualification from Canada. His insight into Information Technology is highly valuable and he has been instrumental in strengthening the control environment of the Bank.



MOHAMED ABDELBARY
NON-EXECUTIVE DIRECTOR

Mohamed is the Chief Financial Officer for Africa & Middle East and has been with Standard Chartered Bank since 2012.

Mohamed is a strategic partner and advisor to the CEO and RMT in delivering financial targets with effective Balance Sheet management in a controlled environment, identifying business risks and opportunities and participant in driving and executing the business development agenda.

In addition he is also responsible for shaping and proactively managing the impact of financial and regulatory requirements, ensuring the integrity of financial accounts as well as establishing and monitoring reliable control systems to strengthen the risk and control environment.

Before joining SCB in 2012, Mohamed was with Barclays Bank UK based in London where he was most recently their International Financial Controller. Previously based in Barclays' Emerging Market Regional Office in Dubai, his coverage included Africa, MENA, India and Indian Oceans (Mauritius and Seychelles), Pakistan, Indonesia and Russia.

Mohamed joined Barclays from Citigroup, where he held the position of Chief Financial Officer for their Egypt and Algeria business.

At SCB, Mohamed spent two years as the Regional Head of Wholesale Banking Business Finance, MENAP & UAE and two years as the Regional Head of Business Finance, MENAP & UAE for the combined business.

He is a commerce graduate from Helwan University, Cairo, Egypt and a CFA charter holder.



SPENTA CAPTAIN KANDAWALLA
INDEPENDENT NON-EXECUTIVE DIRECTOR & CHAIRPERSON HR & REMUNERATION COMMITTEE

Spenta is Director of Captain Chemical Industries, the leading manufacturer of silicates in Pakistan. Concurrently she has been Managing Director of Kandex Sales Pvt. Ltd, which successfully introduced Honda automobiles into Pakistan. From 2000-2010 she served on the Board of State Life Insurance Corporation of Pakistan, one of the country's largest state owned enterprises and was the first woman in the long history of the corporation to hold this position. From 2004-2011, Spenta served on the Board of Engro Foods Ltd and during her tenure saw the company grow from inception to a highly successful public company with global operations.

Spenta is an active member of civil society. She is Founding Trustee of the i-Care Foundation, Pakistan's first Donor Advised Fund. She is Trustee of the Layton Rehmatullah Benevolent Trust, a renowned chain of 18 eye hospitals across Pakistan, which has to date treated over 40 million patients completely free of charge. She is Managing Trustee of the Captain Foundation and is on the Board of Governors of Liaquat National Hospital and the Jinnah Society. She is Founder Trustee of Al Mehrab Tibbi Imdad Cancer Hospice. Until recently she has also served on the Pakistan Board of the World Wildlife Fund and United World Colleges. Spenta is also a 'Certified Director'.

Spenta is a founder member of the Business Leadership Council of Wellesley College, and has served as International Chair. She is a member of the Alumnae Leadership Council of Wellesley College, and a member of the President's Advisory Council on Global Education of Wellesley College. She has also served on the Advisory Council, Pakistan Scholars Program, Woodrow Wilson Institute.

Spenta attended Karachi Grammar School following which she received a B.A. in Political Science from Wellesley College.

She was married to (Late) Darius Kandawalla and has two daughters and four grandchildren.



WAQAR AHMED MALIK

INDEPENDENT NON-EXECUTIVE DIRECTOR & CHAIRPERSON AUDIT COMMITTEE

Waqar is serving as Director and Co-founder of Adira Capitals Holdings (Pvt.) Limited ('ACHPL') which is an investment holding company with objective to make acquisitions of running businesses and setting up green field projects. Its first successful acquisition has been the Linde Pakistan Limited, a subsidiary of Linde AG, which is now operating as Pakistan Oxygen Limited.

Prior to joining ACHPL, he spent over 27 years with ICI Group where his last assignments were as Chief Executive, ICI Pakistan Limited and Chairman, Pakistan PTA Limited (now Lotte Chemical Pakistan Limited). During his association with the large multinational group, Waqar served in multiple markets and undertook different positions including Chief Executive, Pakistan PTA Limited, and Vice President, Polyester Fiber Business & Head of North, and Chief Financial Officer at ICI Pakistan Limited.

Waqar is a fellow of the Institute of Chartered Accountants from England & Wales and an Alumnus of the Harvard Business School and INSEAD. He is also a faculty member at Pakistan Institute of Corporate Governance.

He is founder Chairman of Noesis (Private) Limited. Besides being a director at Engro Corporation Limited, TPL Insurance Limited, TPL Life Insurance Limited, Pakistan Oxygen Limited and Sarmaya-e-Pakistan Limited; he is also a trustee of I-Care Pakistan and a member of Advisory Board of Institute of Business Administration.

His previous engagements included; Board director, Chairman Audit Committee, and member of Human Resource Committee at State Bank of Pakistan, President of the Overseas Chamber of Commerce & Industry, President of Management Association of Pakistan, director at Pakistan Business Council, director at IGI Insurance Limited, member of Board of Governors at Lahore University of Management Sciences, trustee at Duke of Edinburgh Trust, Pakistan and member of Board at Indus Valley School of Art.

He was awarded Prince of Wales medal as a Trustee of the Prince of Wales Pakistan Recovery Fund for the flood victims in 2010.

He is married with a daughter and a son, and is an avid art collector and fond of gardening.