



1. Meeting Agenda
2. Audit Committee report

www.ajt.com.sa

IR.inquires@ajt.com.sa

Meeting Agenda

1. Voting on the Board of Directors Annual Report for the fiscal year ending 31 December 2020.
2. Voting on the Financial Statements for the year ending 31 December 2020.
3. Voting on the External Auditor's Report for the year ending 31 December 2020.
4. Voting on releasing the Board of Directors members from their liability for the fiscal year ending 31 December 2020.
5. Voting on the appointment and determining the fees of External Auditors for the Company from among the candidates nominated based on the recommendation of the Audit Committee to review and audit financial statements of the second, third quarter and the year of 2021 and first quarter of 2022.
6. Voting on disbursing an amount of 918 thousand Saudi riyals as an annual remuneration to the members of the Board of Directors for the fiscal year ending on 31 December 2020.
7. Voting on the business and contracts that will be concluded between the company and Bank Aljazira (a related party) represented in the group insurance policies for the personal finance portfolio, the group insurance agreement for the mortgage portfolio, the group insurance services agreement for the bank's employees, the loan portfolio protection services agreement for the bank's employees, In which the members of the Board of Directors, Engineer Abdul Majeed bin Ibrahim Al Sultan, Engineer Ziyad bin Tariq Aba Al-Khail and Mr. Khalid bin Othman Al-Othman have an indirect interest in it. Note that the total amount of transactions that took place with the bank in the previous year amounted to 141,919 thousand Saudi riyals without preferential terms. (Attached)
8. Voting on the business and contracts to be concluded between the company and Al-Jazira Capital (a related party) represented in the company's investment management contract, in which the members of the board of directors, Eng. Abdul Majeed bin Ibrahim Al-Sultan, Eng. Ziyad bin Tariq Aba Al-Khail, and Mr. Khaled bin Othman Al-Othman have an indirect interest in it. The total amount of transactions carried out with the company in the previous year amounted to 9,941 thousand Saudi riyals without preferential terms. (Attached).
9. Voting on the business and contracts that will be concluded between the company and the Aman Insurance Agency which is wholly owned by Bank Al-Jazira (a related party) represented by the Insurance Sales Agency, In which the members of the Board of Directors, Engineer Abdul Majeed bin Ibrahim Al Sultan, Engineer Ziyad bin Tariq Aba Al-Khail and Mr. Khalid bin Othman Al-Othman have an indirect interest in it. Note that the total amount

of transactions that took place with Aman Insurance Agency in the previous year amounted to 2,785 thousand Saudi riyals without preferential terms. (Attached).
10. Voting on the business and contracts that will be concluded between the company and the member of the Board of Directors Mr. Sager bin Abdullatif Nadershah which are individual insurance policies in which he has a direct interest, without preferential terms, noting that the total amount of transactions that took place with him in the previous year amounted to 8 thousand Saudi riyals (Attached).
11. Voting on the business and contracts that will be concluded between the company and the member of the Board of Directors, Mr. Khalid bin Othman Al-Othman, which are individual insurance policies in which he has a direct interest, without preferential terms, noting that the total amount of transactions that took place with him in the previous year amounted to 40 thousand Saudi riyals (Attached).
12. Voting on the Board of Directors' decision to appoint Mr. Abdulelah Ibrahim Al Qassimi as a non-executive member of the Board of Directors, starting from the date of his appointment on 30-05-2021 AD to complete the Board's current term that ends on 01-07-2022 AD. According to the merger agreement. (CV attached)
13. Voting on the Board of Directors' decision to appoint Mr. Ashraf Adnan Bseiso as a non-executive member of the Board of Directors, starting from the date of his appointment on 030-05-2021 AD to complete the Board's current term that ends on 01-07-2022 AD. According to the merger agreement. (CV attached)
14. Voting on the decision of the Board of Directors to appoint Mr. Ibrahim Muhammad Al-Harabi as an (independent) member of the Board of Directors, starting from the date of his appointment on 30-05-2021 AD to complete the Board's current term that ends on 01-07-2022 AD. in succession to the previous member Mr. Saif Al-Yazan bin Ahmed. (Independent member) (CV is attached)
15. Voting on the decision of the Board of Directors to appoint Mr. Nayif Mesnad Al-Mesnad as a Non-executive member of the Board of Directors, starting from the date of his appointment on 30-05-2021 AD to complete the Board's current term that ends on 01-07-2022 AD. in succession to the previous member Mr. Ziyad Aba Alkhail . (Non-executive member) (CV is attached)



Audit Committee Annual report 2020 AD

www.ajt.com.sa

IR.inquires@ajt.com.sa



The Audit committee Report of the General Assembly for the Financial Year 2020:

Dear AJT shareholders,

Greetings,

The AJT audit committee held eight meetings since 2020 till 31-12-2020 AD. The committee have discussed several subjects and assumed recommendations and decisions.

- Key roles and responsibilities:

The committee is responsible before the Company's Board of Directors and assists it in carrying out its responsibilities, the most important of which are:

- 1- Ensuring an effective internal Control and Compliance Rules.
- 2- Analyzing the Company's interim and annual financial statements before presenting them to the Board.
- 3- Monitoring and overseeing the performance and activities of the internal auditor and internal audit department and compliance department of the company, if any, to ensure the availability of the necessary resources and their effectiveness in performing the assigned activities and duties.

- Audit committee meetings during Fiscal Year 2020:

(8) Meetings											
Name		Position	Membership Type	1st meeting 12/02/2020	2nd meeting 16/03/2020	3rd meeting 15/06/2020	4th meeting 16/08/2020	5th meeting 02/11/2020	6th meeting 03/11/2020	7th meeting 15/12/2020	Annual meeting with the Board of Directors 29/12/2020
1	Mr. Khalifa bin Nasser Al-Khalifa	Committee Chairman	Independent	√	√	√	√	√	√	√	√
2	Mr. Adel bin Saleh Alhowar	Member outside the Board		√	√	√	√	x	√	√	√
3	Mr. Mohammed bin Ali Alammari			√	√	√	√	√	√	√	√

Evaluation of the Audit Committee on the adequacy of the Company's Internal Control Rules:

Audit Committee Evaluation on the adequacy of the Company's internal controls during the year 2020 AD. The Audit Committee reviewed various reports on the adequacy of the internal controls and regulations, including financial statements, risk reports, internal audit reports, compliance management reports, anti-money laundering and terrorist financing. The Committee also reviews the follow-up of the corrective plans presented by the Executive Management and expresses the independent opinion of the Board of Directors on their adequacy and effectiveness. The committee's discussions and decisions are documented in the meetings minutes as well as submitting issues requiring attention to the Board of Directors periodically. During this year, the members of the Audit Committee held meetings with Head of the Internal Audit Department, Vice Head for Operations, Head of Risk Management, Head of the Compliance Department, Vice Head of Financial Department, External Auditors, Information Technology Department, as well as Head of the Actuarial Services Department, among others. The Committee was informed of the latest developments regarding issues require the attention of the committee. The Committee also received the internal audit reports and the reports of the supervisory authorities in addition to the reports of the external auditors of the management issued during the year, and reviewed the management work plans for the issues submitted to ensure that the requirements are met according to the applicable plan. The Audit Committee also reviewed the effectiveness of the internal control rules and the procedures for compliance with the compliance policy in Aljazira Takaful Company and the relevant regulatory and legal requirements in the Kingdom of Saudi Arabia and whether the management has fulfilled its duty to create effective internal control rules and seek independent assurance through the internal audit department to assess the adequacy and effectiveness of these internal controls.

The audit committee recommendation:

There are no material recommendations submitted by the Audit Committee at Aljazira Takaful Taawuni Company, to implementation of Article 90 of the Corporate Governance Regulations.



Voting on the appointment and determining the fees of External Auditors for the Company from among the candidates nominated based on the recommendation of the Audit Committee to review and audit financial statements of the second, third quarter and the year of 2021 and first quarter of 2022.

www.ajt.com.sa

IR.inquires@ajt.com.sa

To: Aljazira Takaful Board of Directors,

Subject: Recommendation to appoint external auditors for the year 2021 AD

Based on Article 49 of the Regulations for Audit Committees issued by the Central Bank of Saudi Arabia, Article No. 55 of the Corporate Governance Regulations issued by the Capital Market Authority, and Article 39 of the Company's Articles of Association, which requires the appointment of the General Assembly to two external auditors licensed to review the financial statements of the company And determining their fees based on the recommendation of the audit committee, and since the agreements concluded with the current external auditors expire on 31-03-2021 AD, the committee obtained a number of offers from accredited accounting firms and the offers submitted from all aspects (technical and financial) were studied in order for the shareholders to Choose two of them to review the initial and annual financial statements of the company during the period from 01-04-2021 to 31-03-2022 AD:

External auditors nominated for the General Assembly:

#	Firm Name	Fees
1	Dr. Muhammad Al-Omari & Partners Company, Certified Public Accountants	460,000
2	Pwc	750,000
3	Crowe Horwarth	393,750
4	KPMG	715,000
5	PKF Albassam & Partners	320,000

External auditors recommended by the Audit Committee:

The committee recommends nominating the following external auditors to present them to the General Assembly for voting, noting that the auditors' fees for the last year was SAR 730,000:

#	Firm Name	2021 Fees
1	Crowe Horwarth	393,750 SAR
2	KPMG	715,000 SAR
Total		1,108,750 SAR

Khalifa N Alkhalifah

Member of the Board of Directors and
Chairman of the Audit Committee





This attachment contains Items from Seven to Eleven

Voting on the businesses and contracts that will take place between the company and the related parties.

www.ajt.com.sa

IR.inquires@ajt.com.sa

<p>7. Voting on the business and contracts that will be concluded between the company and Bank Aljazira (a related party) represented in the group insurance policies for the personal finance portfolio, the group insurance agreement for the mortgage portfolio, the group insurance services agreement for the bank's employees, the loan portfolio protection services agreement for the bank's employees, In which the members of the Board of Directors, Engineer Abdul Majeed bin Ibrahim Al Sultan, Engineer Ziyad bin Tariq Aba Al-Khail and Mr. Khalid bin Othman Al-Othman have an indirect interest in it. Note that the total amount of transactions that took place with the bank in the previous year amounted to 141,919 thousand Saudi riyals without preferential terms. (Attached)</p>
<p>8. Voting on the business and contracts to be concluded between the company and Al-Jazira Capital (a related party) represented in the company's investment management contract, in which the members of the board of directors, Eng. Abdul Majeed bin Ibrahim Al-Sultan, Eng. Ziyad bin Tariq Aba Al-Khail, and Mr. Khaled bin Othman Al-Othman have an indirect interest in it. The total amount of transactions carried out with the company in the previous year amounted to 9,941 thousand Saudi riyals without preferential terms. (Attached).</p>
<p>9. Voting on the business and contracts that will be concluded between the company and the Aman Insurance Agency which is wholly owned by Bank Al-Jazira (a related party) represented by the Insurance Sales Agency, In which the members of the Board of Directors, Engineer Abdul Majeed bin Ibrahim Al Sultan, Engineer Ziyad bin Tariq Aba Al-Khail and Mr. Khalid bin Othman Al-Othman have an indirect interest in it. Note that the total amount of transactions that took place with Aman Insurance Agency in the previous year amounted to 2,785 thousand Saudi riyals without preferential terms. (Attached).</p>
<p>10. Voting on the business and contracts that will be concluded between the company and the member of the Board of Directors Mr. Sager bin Abdullatif Nadershah which are individual insurance policies in which he has a direct interest, without preferential terms, noting that the total amount of transactions that took place with him in the previous year amounted to 8 thousand Saudi riyals (Attached).</p>
<p>11. Voting on the business and contracts that will be concluded between the company and the member of the Board of Directors, Mr. Khalid bin Othman Al-Othman, which are individual insurance policies in which he has a direct interest, without preferential terms, noting that the total amount of transactions that took place with him in the previous year amounted to 40 thousand Saudi riyals (Attached).</p>



KPMG Professional Services

Zahran Business Center
Prince Sultan Street
P.O. Box 55078
Jeddah 21534
Kingdom of Saudi Arabia
Headquarter in Riyadh

Commercial Registration No 4030290792

كي بي إم جي للاستشارات المهنية

مركز الزهران للأعمال
شارع الأمير سلطان
ص.ب 55078
جده 21534
المملكة العربية السعودية
المركز الرئيسي الرياض

سجل تجاري رقم 4030290792

Independent Limited Assurance Report To the Shareholders of AlJazira Takaful Taawuni Company

Upon request of the management of *AlJazira Takaful Taawuni Company* (the "Company"), we have carried out a limited assurance engagement in order to state whether anything has come to our attention that causes us to believe that the subject matter detailed below ("Subject Matter"), has not been prepared, in all material respects, in accordance with the applicable criteria ("Applicable Criteria") below.

Subject Matter

The Subject Matter for our limited assurance engagement is related to the Chairman of the Board of Directors of the Company ("the Chairman") declaration enclosed in the attached Appendix 1 (the "Declaration") prepared by the Management in accordance with the requirements of Article 71 of the Regulations for Companies and presented by the Chairman of the Company, which comprises the transactions carried out by the Company during the year ended 31 December 2020 in which any of the members of Board of Directors of the Company had direct or indirect personal interest.

Applicable Criteria

We have used the following as the Applicable Criteria:

1. Article 71 of the Saudi Arabian Regulations for Companies issued by MOCI (1437H -2015).

Management Responsibility

The Management and the Chairman of the Company are responsible for the preparation and appropriate presentation of the Subject Matter in accordance with the Applicable Criteria. Further, the Company's management is responsible for establishing and maintaining internal controls relevant to the preparation and presentation of the Subject Matter that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate criteria; maintaining adequate records and making estimates that are reasonable in the circumstances.

Our Responsibility

Our responsibility is to express a limited assurance conclusion on the Subject Matter based on our limited assurance engagement conducted in accordance with the International Standard on Assurance Engagements (ISAE) 3000, "Assurance Engagements Other Than Audits or Reviews of Historical Financial Information" endorsed in the Kingdom of Saudi Arabia and the terms and conditions for this engagement as agreed with the Company's management.

KPMG Professional Services, a professional closed joint stock company registered in the Kingdom of Saudi Arabia. With the paid-up capital of (15,000,000) SAR. (Previously known as "KPMG Al Fozan & Partners Certified Public Accountants") A non-partner member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved..

كي بي إم جي للاستشارات المهنية شركة مهنية مساهمة مقفلة، مسجلة في المملكة العربية السعودية، رأس مالها (15,000,000) ريال سعودي مدفوع بالكامل، المسماة سابقاً "شركة كي بي إم جي الفوزان وشركاه محاسبون ومراجعون قانونيون". وهي عضو غير شريك في الشبكة العالمية لشركات كي بي إم جي المستقلة والتابعة لـ كي بي إم جي العالمية المحدودة، شركة انجليزية محدودة بضمان. جميع الحقوق محفوظة

Commercial Registration of the headquarter in Riyadh is 1010425494.

Independent Limited Assurance Report

To the Shareholders of AlJazira Takaful Taawuni Company (continued)

Our Responsibility (continued)

Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and, as such, do not provide all of the evidence that would be required to provide a reasonable level of assurance. The procedures performed depend on the assurance practitioner's judgment including the risk of material misstatement of the Subject Matter, whether due to fraud or error. While we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls.

Independence and quality controls

We are independent of the Company in accordance with professional code of conduct and ethics that are endorsed in the Kingdom of Saudi Arabia that are relevant to our assurance engagement and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Our firm applies International Standard on Quality Control 1 and accordingly maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Summary of Procedures

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

As part of this engagement, we have not performed any procedures by way of audit, review or verification of the Subject matter, nor of the underlying records or other sources from which the Subject matter was extracted. Accordingly, we do not express such an opinion.

Our procedures included, but are not limited to:

- Obtaining the Chairman of the Board of Directors (BOD) list that includes all kind of business and contracts performed / will be performed by any of the BOD members of the Company either directly or indirectly in the favor of the Company during the year; (Appendix 1);
- Reviewing of the BOD's minutes of meetings that indicate member notification to the BOD on the business and contracts performed / will be performed by the BOD member; and further that the concerned Board Member did not vote on the resolution issued in this regard at the meetings of the BOD and shareholders assembly;
- Obtaining the required approvals on the transactions included in the Chairman's declaration (Appendix 1);
- Obtaining confirmation from the concerned BOD member on the business and contracts performed by the member during the year; and
- Ensuring the total transactions amounts included in the list prepared by the BOD Chairman agrees to the total transactions amounts included in the note 19 to the audited financial statements for the year ended 31 December 2020.

Independent Limited Assurance Report

To the Shareholders of AlJazira Takaful Taawuni Company (continued)

Limited Assurance Conclusion

Based on our limited assurance procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Subject Matter has not been prepared in all material respects, in accordance with the Applicable Criteria.

Restriction of Use of Our report

Our report is prepared upon the request of the Company's management to be presented to the shareholders in their ordinary General Assembly Meeting in accordance with the requirements of Article (71) of the Saudi Arabian Regulations for Companies and should not be used for any other purpose.

KPMG Professional Services



Ebrahim Oboud Baeshen
License No: 382

Shawwal 06, 1442H
Corresponding to May 18, 2021





Appendix A

الملحق (١) شركة الجزيرة تكافل تعاوني (شركة مساهمة سعودية)

قائمة بالمعاملات والعقود التي لأعضاء مجلس الإدارة مصلحة شخصية فيها

(أ) فيما يلي تفاصيل المعاملات مع الجهات ذات العلاقة خلال السنة المنتهية في ٣١ ديسمبر ٢٠٢٠ م :
قيمة المعاملات

اسم الجهة ذات العلاقة بنك الجزيرة	العلاقة (مساهم مؤسس)	طبيعة المعاملات	ريال سعودي ٢٠٢٠ م بالآلاف	شروط التعامل
		أقساط التأمين المكتتبة مقابل وثيقة حماية التمويل الشخصي الخاصة بالبنك للفترة من ٢٠٢٠/١٠/٠٨ م الى ٢٠٢١/١٠/٠٧ م	٢٠,٢٣٣	بدون أي شروط تفضيلية
		أقساط التأمين المكتتبة مقابل وثيقة حماية محفظة التمويل العقاري الخاصة للفترة من ٢٠٢٠/١٠/٠٨ م الى ٢٠٢١/١٠/٠٧ م	٢٥,٦٠١	بدون أي شروط تفضيلية
		أقساط التأمين المكتتبة مقابل وثيقة الحماية الجماعية لموظفي البنك للفترة من ٢٠٢٠/٦/١ م الى ٢٠٢١/٠٥/٣١ م	٢,٣٢١	بدون أي شروط تفضيلية
		أقساط التأمين المكتتبة مقابل وثيقة حماية القروض لمنسوبي البنك للفترة من ٢٠٢٠/٦/١ م الى ٢٠٢١/٠٥/٣١ م	٦٤١	بدون أي شروط تفضيلية
		المطالبات المدفوعة	٢٥,٢٩٠	بدون أي شروط تفضيلية
		دخل عمولة من ودائع	٤٥	بدون أي شروط تفضيلية
		فائض عمليات التأمين المدفوع	٩٥٧	بدون أي شروط تفضيلية
		عمولة مكتسبة من استثمارات محتفظ بها حتى تاريخ الاستحقاق	٥,٦٢٠	بدون أي شروط تفضيلية
		محفظة التأمين المنقولة من البنك للشركة	٥٣,٥٥٢	بدون أي شروط تفضيلية



الملحق (١)
شركة الجزيرة تكافل تعاوني (شركة مساهمة سعودية)
قائمة بالمعاملات والعقود التي لأعضاء مجلس الإدارة مصلحة شخصية فيها (تتمة)

بدون أي شروط تفضيلية	١,٦٩٢	الإستثمار في أسهم حقوق الملكية	
بدون أي شروط تفضيلية	٥٦٧	إستبعادات أسهم حقوق الملكية	
بدون أي شروط تفضيلية	٥,٤٠٠	تكاليف إقتناء وثائق تأمين	
	١٤١,٩١٩		إجمالي معاملات بنك الجزيرة
بدون أي شروط تفضيلية	٧١١	أرباح مكتسبة من صناديق الإستثمار (مساهم مؤسس)	الجزيرة كابيتال
بدون أي شروط تفضيلية	٩,٢٣٠	إيرادات أخرى	
	٩,٩٤١		إجمالي معاملات شركة الجزيرة كابيتال
بدون أي شروط تفضيلية	٢,٧٨٥	وكيل مبيعات تأمين	شركة أمان
	٢,٧٨٥		إجمالي معاملات شركة أمان
بدون أي شروط تفضيلية	٧	أقساط التأمين المدفوعة خلال عام ٢٠٢٠م لوثيقة تأمين حماية وادخار لمدة ١٠ سنوات	عضو مجلس الإدارة سقر نادر شاه
بدون أي شروط تفضيلية	١	أقساط التأمين المدفوعة خلال عام ٢٠٢٠م لوثيقة تأمين حماية لمدة ٥ سنوات	
بدون أي شروط تفضيلية	٣٦	أقساط التأمين المدفوعة خلال عام ٢٠٢٠م لوثيقة تأمين حماية وادخار لمدة ١٥ سنة	عضو مجلس الإدارة خالد العثمان
بدون أي شروط تفضيلية	٤	أقساط التأمين المدفوعة خلال عام ٢٠٢٠م لوثيقة تأمين حماية لمدة ٥ سنوات	
بدون أي شروط تفضيلية	٧	أقساط التأمين المدفوعة خلال عام ٢٠٢٠م لوثائق تأمين حماية وادخار	عضو خارج المجلس محمد على العماري



الملحق (١)
شركة الجزيرة تكافل تعاوني (شركة مساهمة سعودية)
قائمة بالمعاملات والعقود التي لأعضاء مجلس الإدارة مصلحة شخصية فيها (تتمة)

مجلس الإدارة المكافآت والبدلات ٩١٨ بدون أي شروط تفضيلية

(ب) بالإشارة الى أسماء الجهات ذات العلاقة المذكورين اعلاه وطبيعة المعاملات الخاصة بهم، فإن الشركة تنوى التعامل معهم خلال عام ٢٠٢١م، بنفس طبيعة المعاملات.

(ج) المبلغ المستحق من الجزيرة كابيتال (مساهم المؤسس) والبالغ ٢٦ ألف ريال سعودي يمثل رصيد الحساب الاستثماري.
(د) تتضمن الاشتراكات المستحقة والتي تظهر في قائمة المركز المالي مبلغ ٢,٣٥٦ ألف ريال سعودي من بنك الجزيرة "المساهم المؤسس".

(هـ) تتضمن المطالبات تحت التسوية الموضحة في قائمة المركز المالي على ٤١,٢٥٠ ألف ريال سعودي لبنك الجزيرة "المساهم المؤسس".


رئيس مجلس الإدارة



This file contains attachments of Item Twelve

Resume for Mr. Abdulelah Ibrahim Al Qassimi.

www.ajt.com.sa

IR.inquires@ajt.com.sa

Form No. (1)
Resume

A) Personal information of the Nominated Member						
Full name	ABDULELLAH EBRAHIM AL-QASSIM					
Nationality	Bahraini	Date of birth	12/12/1954			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Master Degree	Planning of health facilities	1991	University of North London - United Kingdom		
2	Bachelor Degree	Civil engineering	1981	Queen Mary University- United Kingdom		
3	Diploma	Health Care Department	1994	Royal College of Surgeons in Ireland - Bahrain		
C) Work Experience of the Nominated Member						
Period		Areas of Experience				
37 years		Engineering and Economics				
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Nature of the membership (in personal capacity, representative of legal person)	Committees Membership	Legal form of the company
1	Solidarity Group Holding Company	holding company	nonexecutive	in personal capacity	Chairman of nomination and rumination and governance	Bahraini Joint Stock Company (Closed)
2	Ithmaar Holding - Bahrain	holding company	Independent nonexecutive	in personal capacity	Audit , governance, Risk Management, and nomination and rumination committee	Bahraini Joint Stock Company
3	IB Capital - Bahrain	Investment	Independent nonexecutive	In personal capacity	N/A	Bahraini Joint Stock Company (Closed)
4	Ithmaar Bank B.S.C (c)	Banking	Independent nonexecutive	In personal capacity	Member of risk committee and IT committee	Limited liability
5	Faisal Bank - Pakistan	Banking	nonexecutive	A representative of legal person	Risk committee and IT committee	Limited liability
6	Naseej B.S.C. © - Bahrain	Real estates	Independent nonexecutive	Chairman of Audit committee	Chairman of Audit committee	Bahraini Joint Stock Company (Closed)



This file contain attachments of article Thirteen

Resume for Mr. Ashraf Adnan Bseiso.

www.ajt.com.sa

IR.inquires@ajt.com.sa

Form No. (1)
Resume

A) Personal information of the Nominated Member										
Full name		Ashraf Adnan Noor Al-deen Basisu								
Nationality		Bahraini	Date of birth		02/03/1968					
B) Academic Qualifications of the Nominated Member										
#	Qualifications	Specialization	Date of obtaining the qualifications		Name of Awarding Entity					
1	Master	Management and information systems	1992		London University of Economics, UK					
2	Bachelor	Civil Engineering with a major in Applied Mathematics and Finance	1989		Southern Methodist University - USA					
3	Associate member of Chartered Insurance Institute (CII)	Insurance	1992		Chartered Insurance Institute (CII)					
4	Associate member of The American Institute of Certified Public Accountants	Accounting	2004		The American Institute of Certified Public Accountants					
C) Work Experience of the Nominated Member										
Period		Areas of Experience								
More than 30 years of experience		Insurance and financial services								
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:										
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Nature of the membership (in personal capacity, representative of legal person)	Committees Membership	Legal form of the company				
1	Solid Ventures W.L.L.- Bahrain	Investment	Executive	A representative of a legal person	N/A	Limited liability				
2	Solid Capital W.L.L. – Bahrain	Investment	Executive	A representative of a legal person	N/A	Limited liability				
3	First Insurance Company , Jordan	Insurance	Non-executive	A representative of a legal person	Member of the Governance Committee and the Executive / Investment Committee	Listed public joint stock				
4	Solidarity Bahrain B.S.C , Bahrain	Insurance	Executive	A representative of a legal person	Committee Chairman, and member of the Nomination and Remuneration Committee	Bahrain Joint Stock Company (Listed on Bahrain Stock Exchange)				
5	Bank of Bahrain and Kuwait , (“BBK”) , Bahrain	Banking	Non-executive	A representative of a legal person	Member of the Executive Committee	Bahrain Joint Stock Company (Listed on Bahrain Stock Exchange)				
6	Technical Committee of Arab War Risks Insurance Syndicate (“AWRIS”) , Bahrain	Insurance	Non-executive	Personal capacity	N/A	Solidarity Company				
7	United Insurance Company, Bahrain	Insurance	Non-executive	A representative of a legal person	Chairman of the Executive Committee	Bahraini Joint Stock Company (Closed)				



This file contain attachments of article Fourteen

Resume for Mr. Ibrahim Muhammad Al Hurabi.

www.ajt.com.sa

IR.inquires@ajt.com.sa

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Ibrahim Mohammed Al Hurabi					
Nationality	Saudi	Date of birth	1375/07/01			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor	Sharia	1980	Imam Muhammad Ibn Saud Islamic University		
2	High Diploma	Financial Control	1982	General Administration Institute		
3						
4						
5						
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
2008-2018	BAJ - Senior Vice President - Chief Audit Executive					
1995-1994	Ernst & Young UK London as IT Auditor					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Nature of the membership (in personal capacity, representative of legal person)	Committees Membership	Legal form of the company
1	Aljazira Takaful	Insurance			Risk Committee	Listed company
2	Keir International Company	Communications And Information Technology	independent	in personal capacity	Audit Committee Chairman	Closed joint stock
3	Derayah Financial Company	Financial			Audit Committee Member	Closed joint stock



This file contain attachments of article Fifteen

Resume for Mr. Naif Mesned Al-Mesned

www.ajt.com.sa

IR.inquires@ajt.com.sa

Form No. (1) Resume

A) Personal information of the Nominated Member						
Full name	Naïf Mesned AlMesned					
Nationality	Saudi	Date of birth	1401 /09 /21			
B) Academic Qualifications of the Nominated Member						
#	Qualifications	Specialization	Date of obtaining the qualifications	Name of Awarding Entity		
1	Bachelor	Accounting	2005	King Fahd University of Petroleum & Minerals		
2	Master's	MBA	2009	Clark Business School		
3						
C) Work Experience of the Nominated Member						
Period	Areas of Experience					
Present	CEO - Aljazira Capital					
2021-2014	NCB - Managing Director – Head of Wealth Management					
2013 - 2014	Barclays Investment Bank - Head of Compliance					
D) Current membership in the board of directors of other joint stock companies (listed or non-listed) or any other company, regardless of its legal form or the committees deriving from it:						
#	Company name	Main activity	Membership type (executive, nonexecutive, independent)	Nature of the membership (in personal capacity, representative of legal person)	Committees Membership	Legal form of the company
1	N/A					
2						