

BIOGRAPHICAL

Dr. Khalid M. Al Sharfa

Date of Birth: January 1, 1957

Place of Birth: Bahrain

Prominent Arabian Gulf businessman and investor with business interests in the Middle East and North Africa region. Offices in Saudi Arabia, Bahrain, Lebanon and UAE. Education: B.A. Business Administration, USA, Management Studies, UK. Active in Arabian Gulf business since 1987. Mr. Al Sharfa is the CEO of Saudi Trading & Resources Co., Ltd., Riyadh, Saudi Arabia and serves on the boards of several private companies in the region.

Managing Director, Shareholder, & Chief Executive Officer, Saudi Trading & Resources Co., & Subsidiaries ("STAR" Group) (since 1998) Star Group Holdings is a Saudi limited company established in Riyadh, Saudi Arabia in 1989 and operates as a holding company and the flagship unit in Saudi Arabia, and together with subsidiaries and affiliated companies, is licensed to engage in the following business activities in Saudi Arabia and the Gulf: Wholesale & Retail Telecommunications; Information Technology; Contracting; Real Estate Development; Vocational Education; Insurance; Travel and Tourism; Financial Services; Advertising, Markets Research, Census, and Surveys. Star's principal business units operate according to strategic partnerships or joint ventures with leading international and on companies that have joined with the STAR Group in establishing successful operations in Saudi Arabia and the neighboring Arabian Gulf markets. Partner companies include financial services (Thomson-Reuters), Insurance and Risk Management Consulting (Aon Saudi Arabia), Advertising and Public Relations (TBWA\Raad\SaudiArabia); Consumer Markets Research (The Nielsen Company): Vocational Training (Saudi Hospitality Group).

Director and Co-Founder, Al Bandar International House for Trading Co., leading Saudi department and electronics stores retailer - agent of the Landmark Group, UAE. (Al Bandar operates more than 450 retail outlets in seventeen cities in Saudi Arabia and 2008 sales of SR 3.8 billion, including Centrepoint, City Plaza, Splash, Baby Shop, Shoe Mart, Lifestyle, E-Max, Home Center, Koton, Bata, Aftershock, New Look and other brands).

Director, AON Saudi Arabia, LLC. AON Corporation headquartered in Chicago, USA, is the world's leading insurance broker, and is now launching a new phase of its services in Saudi Arabia as a Saudi limited liability company pursuant to the Saudi Insurance Law of 2004. Aon Saudi Arabia is a joint venture between the AON Corporation, USA, the *STAR* Group, and other Saudi investors.

Founder & Director, Saudi Tourism Hospitality Training Company (STHTC), Riyadh, Saudi Arabia. STHTC is a licensed Saudi vocational institute, and a joint venture between STAR and Baisan Institute of Hospitality Management, Bahrain, established in 2007 to provide training programs for students preparing for employment in the hospitality, travel, tourist trade, and the retail sector.

Founder & Director, Saut Al Dunia, Riyadh, Saudi Arabia, a joint venture between STAR Group and Harman House, Dubai, for distribution and sale of professional sound and electronics systems and accessories.

Founder & Director, SEDAR, Saudi Arabia, LLC. SEDAR is a leading regional manufacturer and distributor of window coverings and curtains, based in Dubai.

President, AI Sharfa Holdings, Kingdom of Bahrain. AI Sharfa Holdings is a strategic alliance between prominent Mr. Sharfa and Bahraini and other Arabian Gulf investors and industrialists, and is active in investment and development ventures in residential real estate, telecommunications, investment banking, foods and catering services, and conferences and exhibitions.

Business Manager, Reuter's Saudi Arabia, Mr. Sharfa served as Business Manager of this leading global financial services company.

Senior Vice President, Marketing, Capital Union Bank, Bahrain, 1997-98. Principal duties included launching the bank and attracting core clients