

NBK-Egypt's current Board of Directors consists of 8 members as follows:

1-Mr. Isam Jassem Al-Sager

Chairman (Non - Executive)

2-Mr. George Richani

Vice Chairman (Non - Executive)

3-Dr. Yasser Ismail Hassan

Managing Director (Executive)

4-Mr. Daaa El Din Mohamed Abd Rabo

Independent Board Member

5-Mr. Walid Gamal El Din El Seyoufi

Board Member (Non - Executive)

6-Mr. Tarek Abu Bakr Murad

Board Member (Non - Executive)

7-Mr. Alaa ElDin Abd ElKader ElSeesi

Board Member (Executive)

8-Mr. Yasser Abd El-Koddous El-Tayeb

Board Member (Executive)

The Biographies of the Board of Directors members' are as follows:

<p>Mr. Isam Jassem Al-Sager:</p> <p>(Chairman, National Bank of Kuwait - Egypt)</p> <p>(NBK Group Chief Executive Officer)</p> <p>Mr. Isam Jassem Al-Sager has been the Group Chief Executive Officer of National Bank of Kuwait since March 2014. Previously, he held the position of Deputy Group CEO till 2010.</p> <p>Mr. Al-Sager possesses extensive banking experience. He began his banking career in 1978 at NBK, starting from a Relationship Officer in the Corporate Banking Group rising to become the Head of Domestic Credit and Marketing in 1987, General Manager of Retail and Wholesale Banking Group in 1992, Deputy CEO of NBK-Kuwait in 1998 and CEO of NBK,-Kuwait in 2008.</p> <p>Mr. Al-Sager is a member of various Management Committees at NBK Group. He is Chairman of National Bank of Kuwait – Egypt. He also serves on the Board of Directors of NBK (International) PLC, United Kingdom, NBK Properties (Jersey) Limited, NBK Trustees (Jersey) Limited and NIG Asian Investment Co.</p> <p>Mr. Al-Sager holds a Bachelor's degree in Business Administration from California State Polytechnic University, USA.</p>	<p>Dr. Yasser Ismail Hassan:</p> <p>(Managing Director, National Bank of Kuwait - Egypt)</p> <p>Dr. Yasser Ismail Hassan has been the Managing Director of NBK-Egypt since 2004. Dr. Hassan has been with the Bank since 2001 during which he served as the Senior General Manager.</p> <p>Dr. Hassan is a part-time faculty member teaching Finance at the American University in Cairo since February 1999.</p> <p>Dr. Hassan has served on the Board of several companies in Egypt such as : Egyptian Financial Consultants, Misr Company for Settlement, Central Depositary ,El Yasmin touristic projects, IT Investments as well as National Vegetable Oil from November 2002 until July 2003.</p> <p>Moreover, Dr. Hassan acted as a Senior Financial Advisor to the Capital Market Authority as a part of the Capital Market Development Project from November 2001 until December 2002.</p> <p>Dr. Hassan holds a Bachelor's degree with honors in Business Administration, minor Economics from the American University in Cairo class of 1987; his second Bachelor's degree was in Accounting from the Faculty of Commerce, Ain Shams University in 1988. He holds a Master's degree from the American University in Cairo and a P.H.D. in Finance and Investment from Alexandria University.</p>
<p>Mr. George Richani:</p>	<p>Mr. Diao El Din Mohamed Abd Rabo:</p>

<p>(CEO -International Banking Group, National Bank of Kuwait - Egypt)</p> <p>Mr. George Richani joined National Bank of Kuwait in 1987 and has been the Head of International Banking Group since 2012. He is also a member of various Management Committees.</p> <p>In addition to his membership in NBK-Egypt Board of Director, He is a Board member of NBK Capital, NBK Lebanon, Credit Bank of Iraq and NBK (International) PLC, United Kingdom.</p> <p>Mr. Richani's Former NBK appointments include Head of Group Treasury and of the Asset Liability Management function. He has extensive experience in Treasury, Funding, and Liquidity Management, Balance Sheet management and Market Risk Management (Foreign exchange and interest rate risks) in addition to investment management and capital market including global fixed-income markets.</p> <p>Mr. Richani holds a Bachelor of Science degree from the American University of Beirut, Lebanon and a Master's degree in Finance with distinction from the City of London Business School. He has taken part in a number of Executive Programs at Harvard Business School, Stanford Graduate School of Business, and Duke University, USA.</p>	<p>(Independent Board Member)</p> <p>Mr. Diao El Din Mohamed Abd Rabo is an independent Board Member and a member in various committees. He has held various positions such as Deputy Central Bank Governor - Banking Supervision Sector since July 2002 till February 2006, also Executive Consultant in Principle Bank for Development and Agricultural Credit from February 2008 until February 2011. In addition, he is a Board Member in Egyptian Agricultural Development Company since 2008.</p> <p>Mr. Abd Rabo holds a Bachelor's degree from the Faculty of Commerce - Accounting Dept. Ain Shams University.</p>
<p>Mr. Walid Gamal El Din El Seyoufi :</p> <p>(Deputy General Manager – NBK Group Risk Management and Compliance)</p> <p>Mr. Walid Gamal El Din El Seyoufi is currently Deputy General Manager for Group Risk Management and Compliance at National Bank of Kuwait (NBK). He holds 20+ years of strong and sound experience in banking and consulting sectors, mainly in the fields of Risk Management, Corporate Governance, Compliance, Accounting and Auditing.</p> <p>Before joining NBK Group, Mr. El Seyoufi worked for Arthur Andersen in the field of External Audit and Consulting. During his professional career in NBK Group, he has significant contributions in developing the Risk Management and Compliance framework across all branches and subsidiaries by following worldwide best practices in the Banking industry.</p> <p>Furthermore, he has contributed in ensuring adequate compliance with all regulatory and statutory requirements pertaining to all countries in which NBK Group operates.</p> <p>Mr. El Seyoufi possesses a distinct experience in Capital Adequacy planning as per BASEL international standards, stress testing</p>	<p>Mr. Tarek Abu Bakr Murad :</p> <p>(Head of International Credit - National Bank of Kuwait)</p> <p>Mr. Tarek Abu Bakr Murad is the Head of International Credit at National Bank of Kuwait, managing the international risk portfolio spread over 14 locations worldwide, as well as financial institutions, bonds, and country limits.</p> <p>Mr. Murad began his banking career in 1984 at Banque Paribas in Cairo then moved to Riyad Bank in KSA in 1987, later to American Express in Cairo (1997), and further to two UAE Banks being Mashreq and Union National Bank (2006 – 2011).</p> <p>Mr. Murad's career has been mostly focused in Credit Reviews and underwriting.</p> <p>Mr. Murad holds a Bachelor's degree in Business Administration from the American University in Cairo.</p>

<p>scenarios and monitoring key risk indicators. He also has vast experience in international law related to sound governance, disclosure and transparency as well as protecting shareholders' rights.</p> <p>He holds a Bachelor's degree in Accounting (BA) from Helwan University, Egypt; A Master's degree of Science in Risk Management (Msc) from Glasgow Caledonian University, UK and a Master's in Business Administration (MBA) from the American University in Beirut.</p> <p>He has other professional qualifications from USA which include; Certified Public Accountant (CPA), Certified Internal Auditor (CIA) and a Certified Anti-Money Laundering Specialist (CAMS).</p>	
<p>Mr. Alaa EIDin Abd ElKader ElSeesi :</p> <p>(Chief Risk Officer-National Bank of Kuwait - Egypt)</p> <p>Mr. Alaa EIDin Abd ElKader ElSeesi is currently the Chief Risk Officer of National Bank of Kuwait - Egypt. He has been with the Bank since 2008 assuming several key positions as the General Manager-Head of Risk Management from October 2008 till November 2011, Senior General Manager-Head of Business Group from December 2011 till October 2014 and Chief Risk, Compliance and Governance Officer from October 2014 till February 2018.</p> <p>Mr. ElSeesi represents National Bank of Kuwait - Egypt as a Board member in The Egyptian Credit Bureau Company S.A.E.</p> <p>Mr.ElSeesi has over 30 years of experience in the banking field working in a number of international commercial banks in the area of risk management, business development and Islamic Banking. Moreover, his experience extends to capital markets in equity research.</p> <p>Before joining National Bank of Kuwait – Egypt, Mr. ElSeesi worked in several international institutions among which are: Citibank-Cairo, Credit Swiss Bank-Cairo, Egyptian American Bank, Sanwa Bank Limited-Los Angeles, California, HC Brokerage and Bank AlJazira-Jeddah, Saudi Arabia.</p> <p>Mr. ElSeesi holds a Bachelor of Science in Civil Engineering and two Masters in Construction Management and the Second in Business Administration both from Washington -University, USA.</p>	<p>Mr. Yasser Abd El-Koddous El-Tayeb :</p> <p>(Deputy Managing Director and Head of Financial Markets Division - National Bank of Kuwait - Egypt)</p> <p>Mr. Yasser El-Tayeb has been the Head of Financial Markets Division since May 2008 being responsible for managing and restructuring the entire Division including Treasury, Financial Institutions and Securities unit.He was appointed the position of Deputy Managing Director of National Bank of Kuwait - Egypt in January 2017.</p> <p>Mr. El-Tayeb represents National Bank of Kuwait - Egypt as the Deputy Chairman in NBK Capital Asset Management .He was also an independent board member in Egyptian Mortgage Refinance Company from 2006 till 2016.</p> <p>Mr. El-Tayeb has over 25 years of experience in the field of Financial Markets, Treasury and Portfolio Management .Before joining National Bank of Kuwait - Egypt, he was the Head of Fixed Income Portfolio Management in Beltone Asset Management from 2005 till 2008. Mr. El-Tayeb also worked in American Express Bank - Egypt as the Deputy Treasurer, Head of Money Market and Fixed Income Desk from 1994 till 2005 and in Misr International Bank from 1989 till 1994.</p> <p>Mr. El-Tayeb holds a Bachelor degree in Economics from Cairo University class of 1987.He has participated in a number of training programs both locally and internationally conducted by American Express-London, Dresdner Bank-Frankfurt and Salmon Brothers-London.</p>