

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. Diaa 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-Kaddous El-Tayeb:**
Board Member (Executive).

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

Mr. Isam Jassem Al-Sager:

(Chairman, National Bank of Kuwait - Egypt)

(NBK Group Chief Executive Officer)

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.

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.

Mr. **Al-Sager** is the Chairman of **NBK-Egypt** and **NBK Capital**. He is a member of the Board of Directors of several **NBK** subsidiaries including **NBK** (International) PLC-United Kingdom.

Mr. **Al-Sager** holds a Bachelor's degree in Business Administration from California State Polytechnic University, USA.

Mr. George Richani:

(General Manager - International Banking Group)

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.

Former **NBK** appointments include Head of Group Treasury and 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.

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.

Dr. Yasser Ismail Hassan:

(Managing Director, National Bank of Kuwait - Egypt)

Dr. **Yasser Ismail Hassan** has been the Managing Director of **NBK-Egypt** since 2004. Dr. Hassan has been with the Bank since 2001 during where he served as the Senior General Manager.

Dr. **Hassan** is a part-time faculty member teaching Finance at the American University in Cairo since February 1999.

Dr. **Hassan** is also the Chairman of **NBK Capital, Egypt**. In addition, Dr. **Hassan** has served on the Board of several companies in Egypt such as : Egyptian Financial Consultants, Misr Company for Settlement, Central Depository ,El Yasmin touristic projects, IT Investments as well as National Vegetable Oil from November 2002 until July 2003.

Dr. **Hassan** also acted as a Senior Financial Advisor to the Capital Market Authority as a part of the Capital Market Development Project since November 2001 until December 2002.

Dr. **Hassan** holds a Bachelor's degree with honors in Business Administration, minor Economics from the American University in Cairo in 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.

Mr. Daa El Din Mohamed Abd Rabo:

(Independent Board Member)

Mr. **Daa 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.

Mr. **Abd Rabo** holds a Bachelor's degree from the Faculty of Commerce - Accounting Dept. Ain Shams University.

Mr. Walid Gamal El Din El Seyoufi:

(Deputy General Manager - NBK Group Risk Management and Compliance)

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.

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.

Furthermore, he has contributed in ensuring adequate compliance with all regulatory and statutory requirements pertaining to all countries in which NBK Group operates.

Mr. **El Seyoufi** possesses a distinct experience in Capital Adequacy planning as per BASEL international standards, stress testing 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.

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.

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).

Mr. Tarek Abu Bakr Murad:

(Head of International Credit - National Bank of Kuwait)

Mr. **Tarek Abu Bakr Murad** is the Head of International Credit at National Bank of Kuwait, managing the international risk portfolio spread over 13 locations worldwide, as well as financial institutions, bonds, and country limits.

Mr. **Murad** began his banking career in 1984 at Banque Paribas in Cairo then moved to Riyadh 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).

Mr. **Murad's** career has been mostly focused in Credit Reviews and underwriting.

Mr. **Murad** holds a Bachelor's degree in Business Administration from the American University in Cairo.

Mr. Alaa ElDin Abd ElKader ElSeesi:

(Chief Risk, Compliance and Governance Officer - National Bank of Kuwait - Egypt)

Mr. **Alaa ElDin Abd ElKader ElSeesi** has been the Chief Risk, Compliance and Governance Officer-**National Bank of Kuwait - Egypt** since October 2014. He has been with the Bank since 2008 adopting several key positions as the General Manager-Head of Risk Management from October 2008 till November 2011 and Senior General Manager-Head of Business Group from December 2011 till October 2014.

Mr. **ElSeesi** represents **National Bank of Kuwait - Egypt** as a Board member in both **NBK Capital Asset Management-Egypt** and **The Egyptian Credit Bureau Company S.A.E.**

He 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.

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, American Finance House-Los Angeles, California, HC Brokerage and Bank AlJazira-Jeddah, Saudi Arabia.

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.

Mr. Yasser Abd El-Koddous El-Tayeb:

(Deputy Managing Director and Head of Financial Markets Division - National Bank of Kuwait - Egypt)

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 has recently been appointed the Deputy Managing Director of National Bank of Kuwait - Egypt.

Mr. **El-Tayeb** represents **National Bank of Kuwait - Egypt** as the Deputy Chairman in NBK Capital Asset Management and a board member in NBK Securities - Egypt. He was also an independent board member in Egyptian Mortgage Refinance Company from 2006 till 2016.

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.

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.