

**Election of the Company's Board of Directors for a new term due to the expiration of the current Board's legal term.**

Given the expiration of the current Board of Directors' legal term, and in light of the opening of candidacy for a new term, and since the candidates who submitted within the prescribed deadlines and have fulfilled all requirements are twelve candidates and the number of available seats is twelve, it is therefore proposed to the General Assembly to elect the individuals listed below as members of the Board of Directors by acclamation.

	<b>Name</b>	<b>Title/ Role</b>	<b>Experience</b>
1	Mona Salaheldin Zulficar	Chairperson, Non-Executive	<p>Mona Zulficar has been the Non-Executive, Chairperson of EFG Holding since 2008. One of Egypt's most prominent business leaders, a distinguished lawyer, and a pioneer in financial and legal reform, Zulficar has been a Founding Partner and Chairperson of Zulficar &amp; Partners Law Firm since 2009. She also chairs the EFG Foundation for Social Development, reinforcing her commitment to impactful corporate social responsibility initiatives.</p> <p>As the Non-Executive Chairperson of EFG Holding, Zulficar has overseen the company's strategic direction, helping it expand into a leading universal financial institution with operations across eight countries and access to emerging and frontier markets.</p> <p>With a career spanning over 40 years, Zulficar has advised on major M&amp;A transactions, IPOs, debt capital markets, and project financing deals. Her work has been consistently acknowledged by Chambers &amp; Partners, Legal 500, and IFLR1000, with accolades such as Lifetime Achievement Awards and recognition as an "Eminent Practitioner" in banking and finance law.</p> <p>Beyond her legal expertise, Zulficar has been instrumental in shaping Egypt's economic and financial legislative framework, both in her capacity as a former board member of the Central Bank of Egypt during the banking reform</p>

			<p>program from 2003 to 2011 and as a prominent member of national drafting committees contributing to key laws such as the Investment Law, Banking Law, Telecom Law, and Economic Courts Law.</p> <p>A passionate advocate for women's empowerment and human rights, she has led major legal reforms, resulting in major legal reforms, including the "New Marriage Contract", the Equal Right to Divorce Law "Khul", the Family Courts Law, equality in granting Egyptian nationality to the children, between the father and the mother under the Nationality Law, the NGO Law. She is working on the Equal Opportunity and Non-Discrimination Law and the new Family Law. She also served as VP of the Constitutional Committee and played a key role in drafting the 2014 Egyptian Constitution. She was a member of the National Council for Human Rights until September 2021.</p> <p>Moreover, Zulficar founded and chairs Al Tadamun Microfinance Foundation, a pioneering institution supporting financial inclusion for women, and has served as Chairperson of the Egyptian Medium, Small, and Micro-Enterprise Finance Federation from 2015 to 2025.</p> <p>Zulficar holds law and political science degrees from Cairo University and Mansoura University and received an honorary doctorate in law from the University of Zurich in 2009. She has been decorated with <i>La Légion d'Honneur</i> (2008) by the President of France and the IFLR Lifetime Achievement Award in 2018, as well as the Chambers Middle East Lifetime Achievement Award in 2020 and in 2023 the Lifetime Achievement Award by the Law. Zulficar has been consistently listed by Forbes Middle East as one of the top Egyptians among the 50 or 100 most powerful businesswomen in the Middle East.</p>
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2	Karim Aly Awad	Group CEO and Chairman of the Executive Committee, Executive	<p>Karim Awad is the Group CEO, Chairman of the Executive Committee, and member of the Board of Directors of EFG Holding S.A.E., a financial institution with a Universal Bank in Egypt and the leading Investment Bank in the Middle East and North Africa. With over 25 years of experience. Awad started his career at EFG Hermes in 1998 in the Investment Banking Department. He eventually headed the division in 2007 and led several high-profile local and regional transactions. He assumed managerial roles in the Firm thereafter, first as CEO of the Investment Bank, EFG Hermes, in 2012 and then as Group CEO of EFG Holding in 2013.</p> <p>Since then, Awad has led a substantial restructuring of EFG Holding that included streamlining its expenses and divesting its non-core assets, primarily among which was a majority stake in Lebanese bank Credit Libanais. Working together with EFG Holding's senior management. Awad spearheaded a major shift in EFG Holding's strategy that transformed it into a Middle East and North Africa markets-focused financial solutions house of choice. To achieve this vision, the Firm focuses on six pillars: hiring the best people, improving the Firm's positioning in markets it operates in, selectively expanding its geographical presence, enhancing its product offering, increasing profitability metrics, and ensuring that public responsibility remains front and center to all its operations.</p> <p>During the past twelve years, EFG Holding's Investment Bank, EFG Hermes, was able to enhance its market share in its core sell-side operations of investment banking, brokerage, and research in its key markets of Egypt, UAE, KSA and Kuwait. The Buy-side business was completely revamped through the consolidation of its regional public asset management business with UAE-based affiliate Frontier Investment Management (FIM) in 2017 and the re-emergence of an active Private Equity division that is becoming a key player in renewables and education. The Firm was also able to significantly increase the suite of</p>
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			<p>products it offers to clients by building a structured product platform as well as a full-fledged non-bank financial institutions (NBFI) platform, EFG Finance, that currently includes leasing &amp; factoring, microfinance, financial technology, mortgage, SME, and insurance. In November 2021, EFG Holding finalized an acquisition of a commercial bank in Egypt, Bank NXT, thereby completing its transformation into a universal banking platform that will further increase the suite of products that it offers its clients while laying a strong foundation for the Firm's future growth prospects.</p> <p>The strategic shift helped drive growth in the Firm's revenues, which reached EGP 26.0 billion, and profits, which stood at EGP 4.1 billion in 2025 all while maintaining a strong commitment to the communities in which the Firm operates through a vibrant CSR policy and actively adopting progressive ESG standards.</p> <p>In recognition of his efforts, Awad was ranked on the Forbes Middle East Top 100 CEOs in the Middle East for each of the past five years. In 2024, he was chosen as a member of the Egyptian President's Economic Council and in 2025 he became a member of the Egyptian Prime Minister's Macroeconomy Advisory Committee.</p> <p>Awad holds a degree in business administration (BBA) from the American University in Cairo.</p>
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3	Yasser Soliman Hesham ElMallawany	Vice Chairman, Non-Executive	<p>Yasser El Mallawany is the Non-Executive Vice Chairman of EFG Holding's Board of Directors. Since his appointment as Chief Executive Officer of the Firm in 2003, El Mallawany has played a key role in driving the consolidation of Egypt's investment banking sector and facilitated the emergence of EFG Hermes as the leading Arab investment bank at the time.</p> <p>El Mallawany began his career at Commercial International Bank (CIB), formerly Chase National Bank, and his tenure at CIB spanned over 16 years, last serving as the General Manager of the Corporate Banking Division. He joined EFG Hermes at the time of the Firm's merger with CIIC.</p> <p>El Mallawany holds a BA in Accounting from Cairo University.</p>
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4	Efstratios (Takis)Georgios Arapoglou	Board Member, Non-Executive	<p>Takis Arapoglou is currently a consultant with an earlier career in International Capital Markets and Corporate &amp; Investment Banking based in London and later in managing, restructuring and advising publicly listed Financial Institutions and Corporates South Eastern Europe and the Middle East. Most recent executive assignments include: Managing Director and Global Head of the Banks and Securities Industry for Citigroup (1997-2004), Chairman and CEO of the National Bank of Greece (2004-2009), Chairman of the Hellenic Banks Association (2004-2009), CEO of Commercial Banking at EFG-Hermes Holding SAE (2010-2012). He has an over fifteen years experience in chairing boards and being a member of boards and board committees of publicly listed companies, focusing on Governance, Risk Management, Digital transformation and Sustainability. He is presently holding the following non-executive board positions: Chairman of Bank of Cyprus- listed on the Athens Stock Exchange, board member of EFG Holding- listed on the Cairo Stock Exchange and independent board member of Bank Alfalah, listed on the Karachi Stock Exchange. He is a member of the Business Advisory Council for the International MBA program at the Athens University of Economics and Business. He holds degrees in Mathematics, Engineering and Management from Greek and British Universities.</p>
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5	Jean Leon Marie Cheval	Board Member, Non-Executive, Independent	<p>Jean Cheval is a Non-Executive member of EFG Holding's Board of Directors. Cheval spent a significant part of his banking career at Credit Agricole Indosuez (1983–2001), where he was successively Chief Economist, Head of Strategic Planning and Budget, Head of Structured Financing, and Head of the Middle East (1994 -2001) and Asia (1998-2001) prior to being appointed General Manager. Mr. Cheval also served as Director of Al Bank Al Saudi Al Fransi in KSA, Wafa Bank in Morocco, and Banque Libano-Française in Lebanon.</p> <p>Cheval then became Head of Banque Audi France, Chairman of Banque Audi Switzerland (2001–2005), and member of the Board of Audi-Saradar Bank (2002–2006). After 4 years as Head of Bank of Scotland 's Paris branch he joined Natixis in June 2009, leading the Debt and Finance department (Structured Finance) until 2012 and the European area between 2011 and 2012.</p> <p>Cheval then became Head of Finance and Risk, member of Natixis Senior Management Committee, and Second Senior Manager of Natixis in September 2012, holding said positions until October 2017. Between that date and March 2022, he became Senior Advisor to Natixis' CEO chairing the Credit Risk Committee and acting as Natixis Chief Negotiator for the main operations of financial restructuring.</p> <p>Cheval currently chairs the Risk Management Committee of the Board of Alpha Bank (Greece) and the Natixis Foundation for research and innovation. He is also a member of the Board of Natixis Algeria. He is senior advisor to Sycomore Corporate Finance. He is " censeur "( non-voting Board Member) of a low-cost distribution company in France and advises several non-profit entities .</p> <p>Jean Cheval graduated from École Centrale de Paris (Engineering School) and was PhD candidate at the University of California, Berkeley. He also holds several degrees in Economics (Paris I) and mathematical statistics (Paris VI). He started his career as an economist and then worked several years for the French ministry of Industry and the French planning agency.</p>
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6	Ramsay Adel Nassif Zaki	Board Member, Non-Executive	<p>Ramsay Zaki is a Non-Executive, Independent member of EFG Holding's Board of Directors. In 2014, Zaki founded Wafra Export, a fruit export company that owns a state-of-the-art packing house and grows its produce on a 360-acre plot. Zaki was part of the EFG Holding team for 18 years, starting as Head of Operations Brokerage in 1995 and ending his tenure as Chief Operating Officer (COO).</p> <p>As COO, Zaki was responsible for managing operational matters, including compliance-related functions. Zaki's contribution to EFG Holding includes rapidly growing the Firm's backbone in all countries and lines of business, while maintaining the highest degree of corporate governance and ethics, as well as weathering major economic and political events in the region. He was also member of the Firm's Board of Directors until 2013.</p> <p>Prior to joining EFG Holding, Zaki worked for five years at Commercial International Bank (CIB), where he headed the team responsible for extending credit to the Egyptian pharmaceutical industry. During his time at CIB, Zaki successfully more than doubled loans to the sector and captured a 70% market share of all private sector pharmaceutical companies operating in Egypt. Zaki was also heavily involved in the merger negotiations between the two biggest private sector pharmaceutical companies in the country.</p> <p>Zaki holds a BCom from Cairo University.</p>
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7	Géraud Brac de la Perrière	Board Member, Non-Executive, (Representative of DF EFG3 Limited*)	<p>Géraud Brac de la Perrière is a Non-Executive member of EFG Holding's Board of Directors. Mr. Géraud Brac de la Perrière is the Senior Advisor of Natixis' CEO and Co-Chairman of Natixis' Credit Committee since January 2022. He was the Group Chief Risk Officer at BPCE from 2019 to 2021. Before that, he used to be the Group Chief Audit Executive at BPCE from 2010 to 2018. Mr. Géraud Brac de la Perrière was also the CEO of Allianz Global Investors France from 1996 to 2010. He had previously held several executive responsibilities at CACIB (Banque Indosuez) in France and Switzerland from 1987 to 1996. At the beginning of his career, he worked as an inspector of finance at French Ministry of Finance from 1983 to 1987.</p> <p>Mr. Géraud Brac de la Perrière graduated from HEC Paris and Ecole Nationale d'Administration.</p>
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\*Fully owned by Natixis S.A.

8	Mona Fahmy Yassine	Board Member, Non-Executive, Independent	<p>Mona Yassine is a Non-Executive, Independent member of EFG Holding's Board of Directors. Yassine had a 40-year banking career, of which 25 were with Citibank N.A. Egypt in corporate banking and risk management; three years with Banque du Caire as Executive Vice Chairman; and 5 years Chairman for the Cairo FarEast Bank and non-executive Board Member of Banque Misr and Banque du Caire; 5 years as Chief Country Officer for Abu Dhabi Islamic Bank in Iraq. She was appointed the first chairperson of the Egyptian Competition Authority for five years. Yassine founded the Egyptian Association for the Protection of Competition; an NGO established in Cairo, Egypt in September 2011 and assumed the post of vice chairperson. She was also non-executive Board Member of Egylease from 2018 to 27 April 2023. She was involved in reforms, restructuring debt, and market repositioning for multiple banks throughout her career. Yassine holds a BA in Economics and management from the American University in Cairo. She also obtained an Investment Appraisal and Management Diploma from Harvard University, School of Government, USA.</p>
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9	Mohamed Gamal Abdelkader El Garhy	Board Member, Non-Executive (Representative of El Garhy Investment and Development Group)	<p>Mohamed Abdelkader holds a Master's degree in Business Administration and a Bachelor's degree in Logistics Management for Trade and International Transport from the Arab Academy for Science, Technology &amp; Maritime Transport. He has built a broad executive career across heavy industry, manufacturing, logistics, mining, and port management. He currently serves as Vice Chairman and Managing Director of El Garhy Steel Group, and as Vice Chairman and Managing Director of the National Glass and Crystal Company. He is also Partner and Chairman of Deep Metals Mining Company, where he leads strategic development in the mining sector. In addition, he serves as Vice Chairman and Managing Director of ERSY Company, which specializes in port management as well as ship dismantling and shipbuilding activities.</p> <p>Beyond his corporate leadership roles, he is a Board Trustee member at the University of Hertfordshire in Egypt's New Administrative Capital, reflecting his engagement in higher education and institutional development.</p> <p>His public, political, and community service includes serving as a Member of the Egyptian House of Representatives during the second and third legislative terms (2020–2031). He is also a Board Member of Al Ahly Club since 2017, and has chaired the Parliamentary Committee for Small, Medium, and Micro Enterprises. He serves as the elected Treasurer of the National Alliance for Civil Development Work since 2024, and holds senior leadership positions within the Nation's Future Party, including Assistant Secretary-General and member of the Supreme الهيئة. He is also Secretary-General of both the Al Ahly Community Development Foundation (since 2021) and the El Garhy Community Development Foundation, where he serves as CEO.</p> <p>His work in social development and civil society has been recognized through several awards, including Business Today's list of the Top 50 Most Influential Figures in the Egyptian Economy (2018), the Tahya Misr Fund award for national development contribution in 2019 and 2020, the Athar Award for Best Practices in Sustainable Development (2025), and an award from the Ministry of Social Solidarity for excellence in charitable initiatives (2025)</p>
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10	Danny Nazih Dagher	Board Member, Non-Executive, Independent	<p>Dany Dagher is a Partner at McKinsey &amp; Company (Paris/Dubai), a role he has held since 2018, where he leads the LEAP Initiative in France, McKinsey's Digital Business Creation program focused on helping boards design and launch new high-growth businesses. He also advises financial institutions across Egypt and the GCC on growth strategy and business model transformation, particularly within fintech, payments, and broader financial services across the Levant, North Africa, and Gulf region. In addition, he leads board-level missions involving the design and execution of greenfield "digital attacker" models and transformation roadmaps for banks, pension funds, and sovereign wealth funds.</p> <p>Prior to McKinsey, he served as Group Chief Information Officer at Bank Audi SAL in Beirut from 2011 to 2017, where he led major business and technology transformations across multiple regional entities, including the replacement of core banking and omni-channel platforms. During this time, he also envisioned and prototyped a next-generation digital bank built on a data-driven and open architecture model. From 2009 to 2011, he was Assistant General Manager for Group Business Development at Bank Audi SAL, overseeing mergers and acquisitions as well as regional expansion initiatives across the Middle East, Africa, and Europe. Earlier, Dany Dagher worked at SHUAA Capital in Dubai as Director from 2007 to 2009, where he led the CEO's Office and managed internal M&amp;A and regional expansion efforts. He began his consulting career at Booz Allen Hamilton in Dubai between 2005 and 2007, specializing in financial services strategy, including market entry and corporate venturing initiatives across the GCC, particularly Saudi Arabia and Kuwait.</p> <p>Before that, he was Co-Founder and Managing Partner of E-Commerce SAL from 2000 to 2003, where he helped establish one of the region's early venture capital funds and business incubators in the Middle East. He previously worked at Lebanon Invest SAL from 1996 to 2000 as Manager of Business Development, contributing to investment banking activities including GDR issuances and IPOs for Lebanon's post-war financial sector.</p> <p>He holds an MBA from Columbia Business School in New York and a Bachelor's degree in Economics from the American University of Beirut. Beyond his professional career, he is the founder of the Kristen Maria Fund, a philanthropic initiative supporting pediatric heart surgery.</p>
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11	Andre George Sayegh	Board Member, Non-Executive, Independent	<p>Andre Sayegh is a seasoned Executive with several decades of experience in banking and financial services.</p> <p>Andre' started his career with Citibank. At Citibank, he held senior positions for 18 years, within Corporate Banking, Consumer Banking, Investment and Private Banking in various international locations, including London, New York, Geneva, Abu Dhabi and Dubai</p> <p>In the year 2000, Andre' joined "First Gulf Bank" (FGB) as Group Chief Operating Officer. In 2006 he became CEO of FGB and was a key player in the bank transformation from being the smallest of the 24 UAE Banks into becoming a diversified Investment Grade Banking Group, culminating in FGB ranking the No 1 Bank in profitability in the UAE within a short period.</p> <p>As CEO of FGB, Andre was a primary figure in the merger of FGB and NBAD to form "First Abu Dhabi Bank" (FAB) in 2017, which became the largest and most profitable bank in the UAE and in the region. From 2017 to 2019, he served as FAB's Deputy Group CEO to H.E Abdul Hamid Saeed (later Governor of the UAE Central Bank) as well as Head of CIB.</p> <p>Starting the year 2020 and until he moved to FAB Board in 2021, Andre' served as FAB Group CEO responsible for driving the bank's international business expansion with a branch network spanning across several continents. During his tenure at FAB, he gave guidance to pioneer Digital Banking, drove a strategy built on growth, efficiency, products diversification and offering convenience to customers. He was heading a workforce of 9000 employees.</p> <p>During his tenure as FAB CEO in 2020, FAB ranked No 1 in Profits, representing alone 40% of the UAE Banking sector Profits.</p> <p>He served as Board Member of First Abu Dhabi Bank (FAB) between 2021 and 2023 during which time, he was a member of FAB Board audit committee and FAB Board Risk &amp; ESG committee.</p> <p>Moreover, he has been appointed Chairman of the Abu Dhabi listed company, Multiply Group for 3 years from December 2021 up to 2024. Multiply majority shareholder is the Abu Dhabi based conglomerate IHC.</p> <p>In 2024, he was appointed as an Independent Board member for Lulu Group. (The group is one of the largest</p>
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			<p>retailers in the Gulf region, with revenues touching US\$8 Billion, partially owned by Abu Dhabi Government and listed on Abu Dhabi Stock exchange). He is chairman of the Board Audit and Risk Committee and a member of the Strategy committee.</p> <p>His previous experience includes serving on the Board of Mubadala Infrastructure Partners (MIP).</p> <p>Andre is a UAE national, fluent in Arabic, English, French, and conversational Spanish. He holds a BBA in finance and an MBA in Corporate Finance and Banking from the American University of Beirut and completed a major project sponsored by Columbia University focusing on the evolution of financial institutions.</p>
12	Amr Mohamed Badr Abdel Basset	Board Member, Non-Executive, Independent	<p>Amr Badr currently holds the position of Regional Managing Director for Egypt and the Middle East for Abercrombie &amp; Kent _ a worldwide leader in luxury travel since 1962. In addition to over 25 years of experience in the tourism industry, Badr's main expertise is in international relations, networking, business development, communication, strategic marketing, fundraising, entrepreneurship, and public diplomacy. Badr holds a Bachelor's degree and an Executive MBA from Stanford University.</p> <p>Badr has been recently appointed to the Board of Directors of the Cairo Opera House_Africa and the Middle East's cultural minaret. He has also been appointed as the member of the High Committee Advisory Board of the Cairo Film Festival _ the biggest regional film festival. He has also been appointed as a member of the Board of Directors of Egypt Media City Hotel Complex.</p> <p>Badr has been a member of the Board of the EUSBC (Egypt-USA Business Council) for 10 years and has been a long-standing member of AMCHAM for over 20 years. He has served as a chairman for the tourism committee within the AMCHAM. Badr is also a member of BEBA (British Egyptian Businessmen Association). He is also one of the funding members of the YPO (Young Presidents' Organization) in Egypt and the Region.</p> <p>He is also an international advisor for FUTURE University _ a leading private University in Egypt, as well as an international advisor for Cairo3A – a Trading conglomerate in the region. Badr also currently serves as a board member of Orascom Hotels and Development, as well as being a board member of Carbon Holding corporation (a leading petrochemical</p>

			<p>organization).</p> <p>He also served as member of the Board of Sanmar Chemicals - an Indian Manufacturing Petrochemical as well as a Board member of Ahti Hotel Investment Group.</p> <p>Badr served as a member of the Board of Directors for the Egyptian Tourism Authority. In addition to that, he has also served on the Boards of global Non-profit institutions such as Seeds of Peace, Operation Smile, Tomorrow's Youth Foundation, People to People, and the US Center For Public Diplomacy.</p> <p>He also has business partnership in Egypt and the Gulf in the field of Investment as well as Business Development.</p> <p>Badr is a devoted patron for Egypt and the region and focused a lot of his work on building bridges and global exchange.</p>
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The Board shall establish committees from among its members in accordance with the law, while retaining all existing signing authorities in the commercial register without any change.