E-Finance Investment Group

Corporate Governance Report of Fiscal Year Ended on 31.12.2025

Introduction

In accordance with the Corporate Governance Code issued by the Financial Regulatory Authority (FRA) in July 2016, and Financial Regulatory Authority (FRA) Board of Directors Resolution No. 100 of 2020 regarding governance rules for companies operating in non-banking financial activities and its amendments, as well as the FRA's Listing and Delisting Rules issued in December 2021, which serve as the fundamental framework for enhancing governance systems within listed companies; E-Finance Investment Group has continued throughout 2025 to strengthen and consolidate its governance frameworks across all organizational and administrative levels.

In this context, the Company has reviewed and updated its existing governance practices. These efforts include enhancing the efficiency of the Board of Directors and its specialized committees, as well as activating self-assessment mechanisms for Board members. These initiatives aim to uphold the principles of transparency and accountability, ensure the effectiveness of the Board's performance, and maintain periodic reviews of the Code of Ethics and Professional Conduct to further instill a corporate culture rooted in compliance and integrity.

By presenting this Governance Report of the fiscal year 2025, E-Finance Investment Group reaffirms its unwavering commitment to adopting international best practices and standards. This is conducted in alignment with the Basel Committee frameworks, the OECD Principles of Corporate Governance, and other relevant international benchmarks, while maintaining full compliance with all regulations and directives issued by Egyptian regulatory authorities.

Furthermore, the Company confirms that no disciplinary actions or penalties were imposed by any regulatory or judicial authority against the Company, its Board members, or its executive management during 2025. Additionally, no legal violations were recorded against the Company with any competent regulatory bodies.

Corporate Governance Report of the Fiscal Year 2025 for Companies Listed on the Egyptian Exchange – E-Finance Investment Group

First: Corporate Information:

Company Name	E-Finance Investment Group		
Company Purpose	Financial and Digital Investments		
Defined Term of the Company	25 Years	Stock Exchange Listing Date	01.10.2021
Law Governing the Company	Law No. 8 of 1997 amended by Law No. 72 of 2017	Nominal Value per Share	Fifty Piastres
Last Authorized Capital	Four Billion Egyptian Pounds	Last Issued Capital	1,733,333,333.5
Last Paid Capital	1,733,333,333.5	Commercial Registry Number & Date	– 15026 08.06.2025
Contact Person Name	Essam Fawaz Amin – Dr. Ahmed El-Sayed Mohamed – Hamada Farouk Mohamed		
Headquarters Address	Building A3-B82 Smart Village – Km 28 Cairo-Alexandria Desert Road – Giza		
Telephone Numbers	0238271300	Fax Numbers	0238271400
Website	www.efinance.com.eg		
Email	Ahmed_elsayed@efinance.com.eg		

Second: The General Assembly of Shareholders

The Company's General Assembly consists of all its shareholders, each according to their respective shareholding percentage. Every shareholder shall have the right to attend General Assembly meetings, participate in deliberations, and vote on resolutions, in accordance with the provisions of the Law and the Company's Articles of Association.

The Company is committed to recording shareholder attendance procedures for General Assembly meetings, while adhering to all established rules, procedures, and timelines for convening and managing such meetings, pursuant to the Law and the Company's Articles of Association.

General Assembly meetings shall be conducted in a manner that allows all shareholders to express their views freely and transparently, in alignment with the meeting agenda. The agenda shall be accompanied by sufficient data and information to enable shareholders to make informed decisions. Furthermore, the Company is committed to addressing all inquiries received from shareholders prior to the meeting date, ensuring they are incorporated into the agenda in accordance with applicable regulations.

The Cumulative Voting system shall be employed for the election of Board of Directors members, ensuring fair representation for all shareholders and compliance with the Law and the Articles of Association.

In light of the regulatory framework governing the use of electr Assembly meetings of companies listed on the Egyptian Stock E resolved to hold its Ordinary and Extraordinary General Assembly meetings at its headquarters. Simultaneously, the Company will facilitate remote attendance, participation, and voting via electronic communication means, enabling all shareholders—whether within the Arab Republic of Egypt or abroad—to participate effectively in the General Assembly meetings.

The Company is further committed to disclosing all resolutions passed during General Assembly meetings, as well as any material events arising during such proceedings, in full compliance with the prevailing disclosure rules and regulations.

Third: Ownership Structure:

Shareholders holding 5% or more of the Company's shares	Number of Shares as of the Financial Statements Date	Ownership %
Saudi Egyptian Investment Company (A subsidiary of the Saudi Public Investment Fund)	892,525,653	25.75%
National Investment Bank (NIB)	756,061,528	21.81%
Banque Misr (Including related parties)	249,903,204	7.21%
National Bank of Egypt (NBE)	231,817,948	6.69%
Egyptian Banks Company for Technological Advancement (EBC)	231,817,948	6.69%
Egyptian Company for Investment Projects	231,817,951	6.69%
Egyptian Exchange (EGX) Free Float	872,722,435	25.17%
Total	**3,466,666,667**	**100%**

Fourth: The Board of Directors

The Company is headed by a Board of Directors formed by a resolution of the General Assembly. The majority of the Board consists of non-executive members possessing the necessary expertise and competence to lead, direct, and manage the Company's affairs efficiently and professionally, in accordance with best governance practices.

The Board of Directors plays a pivotal role in setting the Company's strategic objectives, approving general plans and policies regulating workflows, monitoring the performance of the Executive Management, and ensuring the effectiveness of internal control systems and risk management. Furthermore, the Board is responsible for adopting robust governance mechanisms and endorsing professional and ethical codes of conduct to be observed by all employees, thereby enhancing integrity and transparency within the Company.

Key Responsibilities of the Board of Directors:

Via Translation Company
Accreditation No. 1560
Authorized and Accredited Company by Egyptian Translators and Linguists Association and International Federation of Translators, to provide translation services.

- **Regulatory Compliance and Internal Controls:**

- Establishing mechanisms and systems to ensure all employees comply with laws, regulations, charters, and internal policies.
- Approving an Early Warning System (EWS) to detect any irregularities or deviations and ensuring prompt corrective actions.
- Providing means to protect information sources and whistleblowers reporting corruption or misconduct.

- **Company Sustainability and Succession Planning:**
  - Developing a clear Succession Plan for senior management positions and Board members to support the Company's sustainability and business continuity.
- **Delegation of Authority and Monitoring:**
  - Defining the powers delegated to Board members, committees, or the Executive Management.
  - Specifying the duration of such delegations, monitoring mechanisms and the frequency of reports submitted to the Board regarding the exercise of those powers.
- **Information Protection and Cybersecurity:**
  - Establishing preventive measures and mechanisms to ensure the accuracy and integrity of Company data and protecting it from internal or external manipulation or breaches.
  - Approving security controls for internet usage, mobile devices, and information systems.
- **Oversight of Disclosure and Transparency:**
  - Exercising general oversight over disclosure processes and the Company's communication channels.
  - Ensuring the integrity and accuracy of issued financial and accounting reports, and verifying the independence of the Internal Audit and Compliance functions.
- **Appointment of the Secretary of the Board:**
  - Appointing a Board Secretary characterized by high competence and sufficient knowledge of the Company's operations and governance principles, to ensure the effective organization of Board meetings, maintenance of records, and follow-up on the implementation of resolutions.

Formation of the Board of Directors:

The Board of Directors has been re-elected for a new (3) three-year term, as of **26.03.2025**.

No.	Member Name	Membership Status (Executive/Non-Executive/Independent)	Percentage of Shares Owned (Natural/Legal)	Joining Date	Representation Entity
1	Ibrahim Ali Bahaa El-Din Mahjoub Sarhan	Chairman & Managing Director (Executive)	0.13	26.03.2025	—
2	Ahmed bin Mohamed bin Samran Al-Anzi	Non-Executive	25.75	13.05.2025	Saudi Egyptian Investment Company
3	Khalid bin Abdullah bin Nasser Al-Hassan	Non-Executive	25.75	13.05.2025	Saudi Egyptian Investment Company
4	Ziad bin Bandar bin Mohamed Al-Youssef	Non-Executive	25.75	12.11.2025	Saudi Egyptian Investment Company
5	Dalia Mostafa Kamel Abdel Fattah	Non-Executive	21.81	26.03.2025	National Investment Bank
6	Hala Mahmoud Mohamed	Non-Executive	21.81	26.03.2025	National Investment Bank
7	Mohamed Mohamed Sherif Ismail	Non-Executive	7.21	12.11.2025	Banque Misr
8	Hesham Ibrahim Shaarawy	Non-Executive	6.69	26.03.2025	Egyptian Company for Investment Projects
9	Mohamed Gamil Mahmoud Qandil	Non-Executive	6.69	26.03.2025	National Bank of Egypt
10	Ayman Essmat Mahmoud Hussein	Non-Executive	6.69	26.03.2025	Misr Technology Banks Company

11	Ibrahim Abdel Salam Ibrahim	Independent	-	26.03.2025	Expert Board Member
12	Nada Mohamed Wasfi Hussein Masoud	Independent	-	26.03.2025	Expert Board Member
13	Tariq Mahmoud Ahmed Al-Mahmoudi	Independent	-	26.03.2025	Expert Board Member

Chairman and Managing Director

The Company has obtained an official exemption from the rule regarding the separation of the roles of Chairman of the Board and Managing Director (CEO). This exemption was granted in consideration of the specific requirements of the Company's current phase, which necessitates legal stability, unity of direction, and continuity in senior management.

Accordingly, the Chairman serves in both capacities to ensure the highest levels of coordination and administrative stability during current period.

The Chairman and Managing Director bears primary responsibility for the effective performance of the Board of Directors as a whole, providing guidance to ensure the Board fulfills its mandate efficiently. He possesses the requisite expertise, competence, and leadership qualities to meet all assigned responsibilities. Furthermore, in his capacity as the head of the executive management, he is responsible for managing the Company’s financial and administrative affairs, as well as defining short- and long-term strategic objectives to enhance profit growth and optimize resource utilization.

Key Responsibilities of the Chairman and Managing Director

1. **Board and General Assembly Management**

- Convening Board meetings, setting agendas, and presiding over sessions.
- Calling for Ordinary and Extraordinary General Assembly meetings to deliberate on matters presented by the Board.
- Ensuring that accurate, sufficient, and timely information is accessible to Board members and shareholders.

2. **Ensuring High-Quality Decision-Making and Compliance**

- Ensuring that the decision-making process is conducted on a sound professional basis and after a thorough study of all relevant aspects.
- Ensuring the existence of an effective mechanism to guarantee the prompt implementation of decisions.
- Receiving reports and recommendations from all Board committees and presenting them periodically to the Board.

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3. **Performance Evaluation and Governance**

- Ensuring that Board members conduct self-assessments regarding their commitment to their duties and responsibilities.
- Ensuring the Board fulfills its mandate in the best interests of the Company while avoiding conflicts of interest.

- Ensuring the effectiveness of the implemented governance framework and the performance of Board committees.

4. Executive Management

- Executing the Company's strategy and the annual plan approved by the Board of Directors.
- Heading the executive management team, overseeing day-to-day operations, and supervising all departments and activities.
- Making necessary decisions to ensure operational continuity and the achievement of financial and operational targets.
- Working to enhance customer satisfaction with the Company’s services.

5. Implementation of Policies and Regulations

- Ensuring the implementation of all internal regulations and policies approved by the Board.
- Proposing topics for Board discussion in consultation with other members.

6. Supervision of Reporting and Disclosure

- Overseeing the preparation of periodic financial and non-financial reports regarding the Company's results and performance evaluation.
- Reviewing the Corporate Governance Report and all responses to auditors’ inquiries prior to the issuance of reports.

7. Enhancing Corporate Culture

- Instilling a culture of ethical values within the Company.
- Proposing incentive and reward schemes and succession planning mechanisms to enhance employee loyalty and maximize shareholder value.

8. Senior Human Resources Management

- Defining the roles and responsibilities of employees in accordance with labor regulations, internal systems, and Board resolutions.

Board Secretary

The Board Secretary is one of the key elements in the company's corporate governance system. They play a pivotal role in organizing the work of the Board and its committees and ensuring the proper flow of information between the Board and executive management, in compliance with the governance requirements set forth in the Financial Regulatory Authority (FRA) Decision No. 200 of 2025.

Key Duties and Responsibilities:

- **Supporting Board Meetings**
  Assisting the Chairman in preparing meeting agendas.
  Preparing the necessary information, data, and documents for the items under discussion and sending them to members sufficiently in advance of the meeting.
  Preparing and organizing meeting logistics and providing everything necessary for meetings to be conducted efficiently.
- **Recording and Documenting Minutes**
  Recording the minutes of Board meetings and maintaining them in official certified registers.
  Following up on the issuance of Board resolutions and notifying the relevant departments.
  Preparing periodic follow-up reports regarding the executive actions taken.
- **Supporting Board Committees**
  Preparing and arranging for the meetings of committees emanating from the Board of Directors.
  Coordinating between various committees to ensure effective communication between them and the Board.
- **Supporting General Assemblies**
  Preparing and arranging for Ordinary and Extraordinary General Assembly meetings.
  Maintaining the minutes of General Assemblies and following up on their documentation and the fulfillment of any observations from relevant regulatory authorities.
- **Information Management and Governance**
  Organizing, archiving, and documenting all Board resolutions and the matters presented to it.
  Ensuring that Board members receive vital information in a timely manner.
  Promoting an understanding of governance principles among Board members and senior leadership, in a manner that does not conflict with the mandates of the relevant departments.
- **Assisting Assessment Processes**
  Coordinating with the relevant committees to support the Chairman in the evaluation process of Board and committee members.
  Providing the necessary data and information to assist in submitting proposals related to the appointment or replacement of Board members to the General Assembly.
- **Regulatory Developments and Compliance**
  Monitoring any emerging supervisory or legal responsibilities related to the nature of the company's activities or the legislative framework to which it is subject.

  Briefing Board members on these developments—within the scope o conflicting with the mandates of other specialized departments.

- **Supporting New Members**
  Providing essential information about the company to new members.
  Facilitating their integration into the Board's work and introducing them to other members and company policies.

Fifth: Board Committees

Within the framework of the company’s commitment to implementing good governance principles and in accordance with the provisions of relevant laws, regulations, and regulatory decisions—including the requirements set forth in the Financial Regulatory Authority (FRA) Decision No. 200 of 2025 regarding the General Rules for Corporate Governance—the Board of Directors has formed several committees emanating from it. These committees aim to support and assist the Board in carrying out its responsibilities and mandates with efficiency and effectiveness.

When forming these committees, care was taken to clearly define their duties, powers, and competencies to ensure their roles complement the Board’s oversight and supervisory role, in line with best regulatory practices. These committees are responsible for studying the matters referred to them and preparing appropriate recommendations regarding them.

Each committee is committed to submitting periodic reports to the Board of Directors including the results of its work and its recommendations, so that the Board may take the necessary decisions according to each committee’s mandates and approved regulations. This structure contributes to enhancing decision-making efficiency, supporting the integrity of internal control and risk management systems, and achieving the highest levels of transparency and compliance within the company.

Committee Composition

S.	Member Name	Member Capacity (Executive/ Non-Executive/ Independent)	Board Committees (President # \ Member *)				
			Audit and Governance Committee	Investment Committee	Nominations and Benefits Committee	Risk Committee	Strategy Committee
1	Ibrahim Ali Bahaa El-Din Mahjoub Sarhan	Board Chairman and Managing Director (Executive)					
2	Ahmed bin Mohamed bin Samran Al-Anzi	Non-Executive					*
3	Khalid bin Abdullah bin Nasser Al-Hassan	Non-Executive		*	*		
4	Ziad bin Bandar bin Mohamed Al-Youssef	Non-Executive					*
5	Dalia Mostafa Kamel Abdel Fattah	Non-Executive		*	#		
6	Hala Mahmoud Mohamed	Non-Executive	*				
7	Mohamed Sherif Ismail	Non-Executive	*				
8	Hesham Ibrahim Shaarawy	Non-Executive				#	

9	Mohamed Gamil Mahmoud Qandil	Non-Executive					*
10	Ayman Essmat Mahmoud Hussein	Non-Executive					*
11	Ibrahim Abdel Salam Ibrahim	Independent		#			
12	Nada Mohamed Wasfi Hussein Masoud	Independent				*	*
13	Tariq Mahmoud Ahmed Al-Mahmoudi	Independent			*		
14	Ramzy Ali	Experienced Member from Outside the Board	*				
15	Ahmed El-Saeed	Experienced Member from Outside the Board		*			
16	Medhat El-Madany	Experienced Member from Outside the Board			*		
17	Mohamed Al-Sabban	Experienced Member from Outside the Board					#
18	Mohamed Tarek Youssef	Experienced Member from Outside the Board	#				
19	Khaled Zakaria Amin	Experienced Member from Outside the Board	*				

Conduct of Board and Committee Meetings

Attendance tracking table of Board members for Board, Committee, and General Assembly meetings.

Eight Board of Directors meetings were held during the year, and all members attended the majority of the sessions as shown in the following table:

S.	Member Name	Board of Directors	Audit and Governance Committee	Investment Committee	Nominations and Benefits Committee	Risk Committee	Strategy Committee
1	Ibrahim Ali Bahaa El-Din Mahjoub Sarhan	8/8					
2	Ahmed bin Mohamed bin Samran Al-Anzi	4/8					1/1
3	Khalid bin Abdullah bin Nasser Al-Hassan	7/8		5/5	3/3		
4	Ziad bin Bandar bin Mohamed Al-Youssef	2/2*					
5	Dalia Mostafa Kamel Abdel Fattah	8/8		5/5	3/3		
6	Hala Mahmoud Mohamed	6/6*	4/4*				
7	Mohamed Sherif Ismail	2/2*					
8	Hesham Ibrahim Shaarawy	8/8				1/1	
9	Mohamed Gamil Mahmoud Qandil	8/8					1/1
10	Ayman Essmat Mahmoud Hussein	8/8					1/1

11	Ibrahim Abdel Salam Ibrahim	8/8		5/5			
12	Nada Mohamed Wasfi Hussein Masoud	8/8				1/1	1/1
13	Tariq Mahmoud Ahmed Al-Mahmoudi	8/8			3/3		
14	Ramzy Ali	Representative Member for the Saudi Company from Outside the Board	6/6				
15	Ahmed El-Saeed	Experienced Member from Outside the Board		5/5			
16	Medhat El-Madany	Experienced Member from Outside the Board			2/3		
17	Mohamed Al-Sabban	Experienced Member from Outside the Board					1/1
18	Mohamed Tarek Youssef	Experienced Member from Outside the Board	6/6				
19	Khaled Zakaria Amin	Experienced Member from Outside the Board	5/6				

*Total number of meetings since the date of joining the Board.

Board Committees:

Within the framework of the company's commitment to implementing good governance principles and complying with the regulatory requirements issued by the Financial Regulatory Authority (FRA) regarding the General Rules for Corporate Governance, the Board of Directors has formed several specialized committees emanating from it. These committees support the Board's oversight and supervisory performance and enhance decision-making efficiency.

These committees are responsible for studying matters within their mandates and submitting periodic reports and clear recommendations to the Board, assisting it in carrying out its duties and achieving the highest levels of efficiency and independence.

The Board committees include the following:
Audit and Governance Committee – Risk Committee – Nomination and Remuneration Committee – Investment Committee – Strategy Committee.

Audit and Governance Committee:

The Audit and Governance Committee is one of the most important committees emanating from the Board of Directors. It is composed of non-executive and independent members, in addition to external members with expertise in the fields of accounting, auditing, and governance, in line with legislative requirements.

Key Responsibilities of the Audit and Governance Committee:

- Ensuring the integrity and accuracy of the financial statements.
- Reviewing internal control procedures and ensuring compliance with their implementation.
- Examining and evaluating internal audit mechanisms, tools, plans, and reports, and following up on the implementation of their recommendations.
- Proposing the appointment of the external auditor, reviewing fee proposals, and considering cases of resignation or dismissal.
- Conducting a periodic evaluation of the governance system within the company and drafting the related manuals and charters.
- Preparing an annual report on the extent of the company's compliance with governance rules.
- Reviewing the annual report and the Board of Directors' report, especially disclosure items.
- Studying the observations of regulatory authorities and following up on corrective actions.
- Establishing a mechanism that allows employees to provide observations regarding violations or policy breaches while ensuring confidentiality and whistleblower protection.
- Establishing the necessary procedures to follow up on those observations.

Risk Committee:

The Risk Committee is one of the primary committees emanating from the Board of Directors, in accordance with the regulatory requirements issued by the Financial Regulatory Authority (FRA). The committee is responsible for ensuring the existence of an effective risk management framework within the company that is proportionate to the nature and size of its activities.

Key Responsibilities of the Risk Committee:

- Developing a comprehensive strategy and policies for risk management in coordination with the executive management, ensuring their suitability for the nature and size of the company's business, and reviewing and updating them periodically according to internal and external variables.
- Determining the company's risk appetite, monitoring compliance with it, and ensuring that established limits are not exceeded.
- Evaluating the company's ability to continue as a going concern and successfully maintain its activity, and identifying risks that may threaten its continuity over the next twelve months.
- Overseeing the risk management system and evaluating the effectiveness of mechanisms for identifying, measuring, and monitoring risks, identifying deficiencies, and taking necessary corrective actions.

- Reviewing key risks on a quarterly basis to ensure the a [illegible] to-date nature of the analysis.
- Enhancing cybersecurity and ensuring the proactive protection of the company's employees, operating systems, and equipment from cyber threats.
- Providing appropriate recommendations to the Board of Directors regarding risk-related matters and management methods.

- Ensuring the availability of necessary resources—human and technical—to support the risk management system efficiently.
- Receiving semi-annual reports on incidents and complaints, studying the corrective actions taken, and ensuring their adequacy.
- Studying any necessary procedures resulting from major incidents or from internal or external audit reports, expressing an opinion on them, and submitting them to the Board.
- Reviewing matters referred by the Audit Committee that may have a material impact on the company's risk management system.

Investment Committee:

The Investment Committee is one of the primary committees emanating from the Board of Directors. It consists of four members and is chaired by an independent member, in compliance with governance requirements and the established framework for specialized committees.

The committee aims to ensure the effective management of the company’s investment portfolio, enhancing investment returns and achieving a balance between risk and profitability, thereby supporting the achievement of the company’s goals and strategy.

Key responsibilities of the Investment Committee:

- Understanding the company's investment objectives and being fully aware of how these contribute to supporting its mission and strategy.
- Developing and periodically reviewing the company's investment policies and guidelines to ensure they remain relevant to financial and economic changes.
- Recommending future investments and submitting them to the Board of Directors for approval.
- Monitoring the performance of investment funds and analyzing their impact on the company's policies and investment direction.
- Monitoring and evaluating the performance of investment managers and considering their retention or replacement based on a thorough assessment of their performance and results.
- Reviewing the backgrounds of members involved in investments to ensure there are no conflicts of interest.
- Interpreting investment policies and responding to inquiries related to the portfolio or its management mechanisms.
- Determining the necessary subscription amounts for the company's portfolio in accordance with approved financial plans.

- Monitoring notifications, reports, and disclosures req decisions governing its operations.
- Reviewing portfolio fees and costs to ensure their reasonableness and consistency with the size and nature of the investments.
- Preparing and maintaining the necessary forms and documents in accordance with applicable laws and regulations.
- Reviewing the portfolio's audited and unaudited financial statements and analyzing the financial reports that reflect its performance.

- Making any necessary adjustments or corrections to the portfolio to ensure its integrity and the achievement of its investment objectives.
- Selecting, monitoring, and replacing internal and external advisors working on portfolio management to ensure the suitability of their expertise and responsibilities.
- Monitoring changes in laws and regulations governing investment activity and making the necessary adjustments to the portfolio to ensure full compliance.

Nominations and Remuneration Committee:

The Nominations and Remuneration Committee consists of four members and aims to support the Board of Directors in ensuring the company's continuity by selecting suitable leaders and establishing fair and transparent remuneration policies.

Key responsibilities of the Nominations and Remuneration Committee:

- Assessing the company's need from Human Resources (HR) to fill key positions and establishing guidelines for the election or appointment of Board members.
- Defining the responsibilities of executive, non-executive, and independent Board members and developing job descriptions for senior executive leadership positions.
- Establishing a clear succession policy to ensure the company's business continuity through the continuous availability of qualified personnel.
- Submitting proposals regarding the nomination of independent Board members.
- Submitting proposals regarding the appointment, renewal, or removal of Board members.
- Continuously verifying the independence of independent Board members and ensuring there are no conflicts of interest if a member serves on the board of another company.
- Maintaining, documenting, and monitoring reports related to Board performance evaluations.
- The committee is fully responsible for determining the compensation of the company's senior executives and submitting proposals regarding the compensation of board members. This includes all financial transactions, such as allowances, salaries, in-kind benefits, and incentive shares.
- Regarding incentive shares, the committee ensures that they are not merely an incentive for decisions that serve the company's short-term interests, but are also linked to improving the company's long-term performance.
- Paying attention to the company's supervisory functions, such as internal auditing and compliance, and ensuring that they are rewarded in a manner commensurate with their qualifications and the extent to which they achieve their goals, in a way that does not affect their independence.

- Analyzing the results of studies and reviews of the s and comparing them with other institutions to verify t the best talent to ensure it achieves its goals.
- The committee shall be responsible for preparing clear, written policies regarding salaries and bonuses at the company, which shall be reviewed periodically and reevaluated in line with the level of risk to which the company is exposed, with clarification of the basis on which the committee has adopted these policies.
- Developing and monitoring a policy for recovering bonuses and benefits from board members, committee members, and senior executives of the company in the event that they are found to have committed any violations or embezzlement of the company's assets.

Strategy Committee:

The Strategy Committee is a specialized committee emanating from the Board of Directors. Consisting of six members, it contributes to supporting the Board in formulating the company's strategic directions and monitoring their implementation, in accordance with best governance practices and the requirements of the Financial Regulatory Authority.
The committee aims to ensure a comprehensive strategic vision, respond to internal and external changes, and enhance the company's readiness for expansion and sustainable growth.

Key responsibilities of the Strategy Committee:

• Reviewing and developing the company's overall strategy
Reviewing the company's comprehensive strategic plan periodically to ensure its alignment with the company's vision and objectives.
Evaluating the overall strategy with regard to mergers and acquisitions and major investment opportunities.
• Supporting strategic initiatives
Studying and engaging with any new strategic initiatives proposed by the Board of Directors or senior management, including: (exiting from existing business lines / entering in a new markets / partnerships and joint ventures / acquisitions / operational expansions).
• Supporting senior management in strategic development
Assisting senior management in developing and guiding the company's strategy.
Reviewing and discussing the company's overall strategic direction and identifying associated risks.
• Oversight of Strategic Planning Processes
Reviewing and approving the preparation of the strategic plan in collaboration with the relevant department.
Monitoring the process of amending and updating the strategic plan in accordance with economic and regulatory changes.
• Market and Investor Communication Strategy
Monitoring the implementation of the communication strategy with the local and international financial markets.
Establishing effective communication channels with investors and analyzing their opinions and interests.
Continuously reporting these opinions and trends to the Board of Directors.

• **Developing Strategic Policies and Guidelines**
Preparing and developing the company's strategic policies and guidelines to ensure that decisions align with long-term objectives.
Reviewing these policies periodically to ensure consistency with the evolving business environment.
• **Monitoring External Developments**
Assisting and guiding senior management in identifying key issues and global trends affecting the company.
Analyzing available strategic options and making necessary recommendations to the Board.
• **Regular Meetings and Coordination**
Hold regular meetings with the executive management team to: (monitor updates / assess progress in strategy implementation / address any emerging challenges or gaps).
Monitoring and evaluating the achievement of strategic objectives

Comprehensively understanding the company's strategic objectives.
Monitoring and evaluating the company's current status against the established objectives.
Submitting the appropriate recommendations to the board to maximize value and achieve sustainable growth.

Sixth: Regulatory Environment

Internal Control System:-

The company's internal control system is a fundamental pillar for achieving good governance and ensuring the integrity of the organizational and operational environment. The Board of Directors bears full responsibility for establishing this system and overseeing its effectiveness, in accordance with the requirements of the Financial Regulatory Authority's Resolution No. 200 of 2025, which affirms the Board's responsibility for establishing effective control mechanisms and ensuring their efficient implementation.

The company has developed a comprehensive internal control system comprised of policies, procedures, regulations, and operating manuals prepared by the relevant departments and approved by the Board of Directors. This system aims to achieve the following:

Objectives of the Internal Control System

- Completing separation of responsibilities and authorities at all organizational levels, ensuring clarity of tasks and avoiding conflicts of interest.
- Ensuring the accuracy and quality of financial and non-financial information, and providing accurate and reliable data used in decision-making, both within the company and by external parties.
- Protecting the company's assets from potential risks and ensuring their registration and documentation in official records.
- Enhancing operational efficiency and productivity, achieving company objectives with maximum effectiveness and at the lowest possible cost.
- Ensuring the accurate execution of instructions and full and procedures.
- Supporting the implementation of governance principles through adherence to supervisory instructions and internal regulations.

Employee Responsibilities in Implementing Internal Control
Every employee in the company is a part of the internal control system. They are responsible for adhering to policies and procedures and ensuring their validity and effectiveness within their scope of work. This supports the protection of company assets and ensures the accuracy of financial and operational data.

Internal Audit Department
The company's Internal Audit Department enjoys the necessary professional and administrative independence to fulfill its oversight role. Internal audit activity is designed to be objective and

independent, adding real value to the company's operations and contributing to improved operational efficiency. This is achieved through a systematic and organized approach to evaluating internal control mechanisms and systems, risk management procedures, and ensuring the proper application of governance rules at the executive, financial, and legal levels within the company, in accordance with the requirements of Financial Regulatory Authority Resolution No. 200 of 2025.

The Internal Audit Department is headed by a full-time manager from among the company's senior management. Technically, this manager reports to the Audit and Governance Committee, while administratively, they report to the CEO or Managing Director. The appointment and dismissal of the Director of Internal Audit, as well as the determination of their compensation, are based on the recommendation of the Audit Committee, with the Chief Executive Officer issuing the executive decision accordingly.

The Audit and Governance Committee is responsible for defining the objectives, tasks, and powers of the Internal Audit Department and submitting them to the Board of Directors for approval. The Director of Internal Audit submits at least a quarterly report to the Audit Committee, including the results of their work, key observations, and recommendations.

Compliance Management:

The company provides an independent compliance function that monitors and oversees regulatory and supervisory requirements related to the nature of the company's activities as a holding company operating in the field of financial investments. This function is responsible for assessing compliance risks and monitoring the implementation of laws and regulations issued by regulatory authorities, thereby enhancing the integrity of operational practices and maintaining the company's institutional reputation.

Compliance activities during the year include monitoring the various departments' compliance with laws, regulatory controls, and approved internal policies, as well as monitoring daily operations to ensure their compliance with the legislative and regulatory framework governing the company's activities. Any improper practices or operational violations are dealt with in accordance with approved procedures, ensuring complete confidentiality in handling reports and protecting the rights of whistleblowers.

The Compliance Department prepares periodic reports in cooperation with Internal Audit, which are presented to the Audit and Governance Committee, including observations, the overall level of compliance, and corrective actions taken or proposed. The department also reviews policies and procedures related to regulatory requirements, updates them as needed, and notifies employees of changes to ensure consistent performance and compliance across all departments of the company.

Risk Management:

The company employs a comprehensive risk management framework tailored to its operations and scale. This framework aims to identify risks early and address them systematically to ensure business continuity and support the achievement of operational and financial objectives.

Risk management activities throughout the year include:

Risk Analysis and Assessment

- Conducting periodic reviews of potential risks that may affect company operations.
- Assessing the impact and likelihood of each risk type to prioritize its management.

Determining Acceptable Risk Levels

- Establishing clear risk levels that can be managed in line with the company's strategy.
- Monitoring compliance with established limits and addressing any violations according to defined procedures.

Developing Policies and Procedures

- Preparing and updating risk management policies and guidelines to meet with internal and external changes.
- Periodically evaluating the effectiveness of policies and procedures and making necessary adjustments to ensure their continued relevance.

Information Systems and Periodic Reporting

- Utilizing information systems that support continuous risk monitoring.
- Preparing periodic reports that include risk indicators, compliance with established limits, and proposed corrective actions for any gaps or violations.

Supporting Decision-Making

• Providing accurate and objective reports that reflect the actual risk situation and contribute to assisting relevant authorities in making appropriate decisions.
• Monitoring the implementation of plans and procedures related to risk management and measuring the effectiveness of these plans in mitigating potential impacts.

Corporate Governance Department:

The company's governance management aims to help consolidate and establish governance principles, monitor their implementation, increase their effectiveness, and oversee the Audit and Governance Committee. Among the most important responsibilities of the governance management are the following:

- Working to implement the concepts of transparency, clarity, and fairness in dealings with all shareholders.
- Monitoring the availability of the fundamental principles and elements that contribute to developing and improving the company's performance.
- Monitoring the application of the principle of disclosure and transparency in all the company's operations and management.
- Monitoring the executive management's commitment to implementing the Board of Directors' decisions and executing the company's strategic plans.

- Monitoring the application of the conflict of interest avoidance policy for all company employees and other stakeholders.
- Working to ensure clear relationships between shareholders, the Board of Directors, and stakeholders.
- Improving the company's work environment by implementing the company's code of professional conduct and defining its social responsibility towards employees and the community.
- Monitoring the company's commitment to its environmental responsibility and establishing sustainable principles and methodologies in its daily operations.

<u>Auditor</u>:

The company appoints its auditor from among those registered in the register of auditors with the Financial Supervisory Authority who meet the requirements of competence, professional experience, and appropriate reputation, in line with the nature and size of the company's activities as a holding company operating in the field of financial investments.

The general assembly shall appoint the auditor based on a nomination from the board of directors and after a recommendation from the audit and governance committee, in accordance with the relevant regulatory requirements. The auditor shall perform his duties completely independently of the company and its board members, and shall not have any connection with them that may affect the impartiality of his opinion or the integrity of his work, whether in terms of ownership, membership, interests, or personal ties up to the second degree.

The Audit and Governance Committee works to ensure the independence of the auditor, discusses his report and observations, and submits its recommendations thereon to the Board of Directors, without any material differences of opinion during the year.

The Board of Directors may not contract the company's auditor to [illegible] ot directly related to the audit tasks except with the approval of the Audit Committee, provided that such work is not prohibited by the rules governing the accounting and auditing profession and that the fees are commensurate with the nature and requirements of the work, in a manner that does not affect the independence of the auditor or the objectivity of his opinions.

The company is committed to disclosing any additional work assigned to the auditor, if any, in accordance with the rules of governance and disclosure. The auditor is also committed to submitting a copy of his report on the company's compliance with governance rules to the competent administrative authority and to the general assembly of shareholders in accordance with the applicable regulations.

<u>Seventh: Disclosure and Transparency</u>

The Company is committed to applying disclosure and transparency practices that comply with the regulatory rules issued by the Egyptian Stock Exchange and the Financial Supervisory Authority, ensuring that accurate, documented, and timely information is provided to shareholders and stakeholders in a manner that allows equal opportunities for all traders without discrimination.

The Company adopts a disclosure methodology based on clarity, ease of understanding, measurability, and comparability of information through the publication of periodic and annual statements, board reports, financial statements, auditor reports, accounting policies, budget estimates, and asset valuation methods, through approved disclosure channels, including the Egyptian Stock Exchange and the company's website.

Material events are also disclosed immediately upon occurrence, in accordance with the regulations governing real-time disclosure. This includes decisions with financial, investment, or regulatory implications that may affect shareholders or investors.

Fundamental Information, Financial and Non-Financial Disclosure

The Company shall publish data related to its nature of business as a holding company, clarifying its vision, investment strategy, ownership structures in associated and affiliates companies, related party transactions, and the most significant risks affecting its activity along with the mechanisms for addressing them, in addition to any Fundamental changes in its investment policies.

The Company is committed to notifying the Egyptian Exchange (EGX) and the Financial Regulatory Authority (FRA) of the outcomes of both Ordinary and Extraordinary General Assembly meetings immediately upon their conclusion, and no later than the start of the following trading session. Furthermore, the approved minutes of such meetings shall be provided to the Exchange within the prescribed period. The Company shall also furnish the Authority and the Exchange with summaries of Board of Directors' resolutions involving fundamental events immediately upon issuance.

The Company discloses its annual and quarterly financial statemen Board of Directors and prior to their referral to the auditor, in accordance with the form approved by the Egyptian Exchange EGX. Moreover, resolutions regarding cash dividends or bonus shares dividends shall be announced immediately upon issuance.

The Company shall adhere to disclose any changes in the shareholders' ownership and related parties whenever legal ownership thresholds are exceeded or fallen below. It shall also disclose any judgments, judicial, or regulatory decisions that may impact the Company's financial position, shareholders' interests, or the trading of its securities.

This policy shall implement in a manner that ensures the provision of information in a fair and transparent manner to all stakeholders, without prejudice to the Company’s competitive position in the markets in which it operates.

Investor Relations (IR)

The Company maintains a dedicated administration for investor relations, recognized as a strategic function that supports the application of corporate governance principles and enhances communication with current and prospective investors. This administration plays a pivotal role in establishing effective communication channels with the capital market, financial analysts, and relevant stakeholders, contributing to a clear representation of the Company's performance and its future outlook.

The investor relations administration operates under the supervision of a dedicated manager, Dr. **AHMED MOHAMED EL-SAYED**, who possesses the required expertise and skills to lead this activity in alignment with the Company's needs and investment directions. The department submits periodic reports to the Chairman of the Board or the Managing Director, with the possibility to attend relevant meetings to stay apprised of the Company's internal developments and strategic directions.

The Investor Relations activity directly contributes to enhancing transparency and disclosure of the Company's performance. It supports investors' perspectives regarding current results and future expectations, improves liquidity levels on the Company's shares, reduces the long-run cost of capital, and enhance the confidence of market participants and stakeholders.

The core function of investor relations includes the following:

- Developing a comprehensive strategy for the Investor Relations program based on market understanding and Company requirements, while determining the priorities of activities in coordination with the Board of Directors.
- Participating in the preparation of the Company's approved Disclosure Policy and ensuring that all communication activities are consistent with its requirements.
- Communicating with investors, analysts, and media representatives, providing the necessary information to address inquiries and preventing inaccurate or rumors interpretations.
- Organizing information and data issued by the company in compliance with the applicable disclosure rules of the Egyptian Exchange (EGX).

- Establishing and updating an integrated database of curr to the type of the investor and his geographical location
- Announcing any changes in the composition of the Board of Directors or senior management as they occur, and clarifying their impact on the Company's operations and its direction.
- Organizing events, meetings, and investor presentations in accordance with approved communication plans, including the arrangement of orientation visits, as well as virtual and field meetings.
- Managing and updating the Investor Relations (IR) pages on the Company's website, ensuring the continuous publication of financial and non-financial reports and fundamental data.
- Contributing to the preparation of the annual report and periodic reports, which serve as a primary reference for current and potential investors.
- Preparing disclosure reports required by Supervisory authorities in accordance with the prescribed templates, ensuring the accuracy and quality of the provided information.

Investor Relations serves as a core strategic tool, enabling the Board of Directors to understand the performance of the Company's shares and market behavior. It analyzes the underlying causes of fluctuations in market value, linking them to the Company's actual performance and its level of compliance with disclosure and transparency policies.

Disclosure Tools:

The Annual Report

The Company issues an Annual Report comprising a summary of the Board of Directors' Report and the Financial Statements, in addition to all other information relevant to shareholders, current and prospective investors, and other stakeholders. This report comprises events occurred during the past fiscal year and the Company's objectives for the upcoming year. The Annual Report includes the following:

- Message from the Chairman of the Board and the Managing Director.
- Company Vision and Objectives.
- Company History and core Milestones.
- Senior Management and Board Composition.
- Analysis of the Market in which the Company operates.
- Current and Future company's Projects.
- Financial Position Analysis.
- Corporate Governance Report.
- Corporate Social and Environmental Responsibility Report.
- Executive Management Discussion of the Company's Financial Performance.
- External Auditor’s Report and Comparative Financial Statements for previous periods.

Board of Directors' Report

The Company issues an annual report unto the Board of Directors in compliance with the provisions of the Companies Law No. 159 of 1981 and its Executive Regulations. This report is submitted to the shareholders and the relevant regulatory authorities and includes the following:

- Discussion of financial results and fundamental matters.
- Core changes in the Company's administrative structure.
- Composition of the Board of Directors and the frequency of its meetings.
- Average number of the Company's employees.
- A report on the Company's compliance with corporate governance, as well as social and environmental responsibility standards.

Disclosure Report

The Company issues disclosure reports on a regular and consistent basis along with regulatory instructions. These reports include the following:

- Company contact details.
- Investor Relations Officer and his contact information.
- Shareholder structure of those holding 5% or more of the Company’s shares.
- Total shareholder structure, specifying the free-float shares.
- Details of the Company’s treasury shares.
- Changes in the Company’s Board of Directors and the latest Board composition.
- Composition of committees emanating from the Board of Directors.

Company Website

The Company maintains a website on the internet in both Arabic and English, through which financial and non-financial information is disclosed. The website is continuously updated with published information, providing an accessible channel for communication with the Company, while ensuring prompt responses to all inquiries and messages received. The website includes the following:

- Company profile, vision, mission, and strategy.
- Composition of the Board of Directors, its committees, and senior management.
- Information regarding the Company's business activities, products, and scope of operations.
- The Company's annual reports.
- Financial statements and periodic and annual business results.
- Investor Relations page and contact channels.

Charters and Policies

Charter of Ethics and Professional behavior

The Company has adopted a Charter of Ethics and Professional behavior aimed at establishing professional ethical and behavioral standards to which all employees must adhere. This Charter also serves to define the violations that employees must avoid. The Human Resources administration is responsible for developing this policy and monitoring its implementation. Furthermore, the Charter is periodically reviewed and its execution is audited by the Company's Internal Audit Sector to ensure its alignment with the work environment and any new developments or changes that may necessitate its amendment.

Succession Planning Policy

This policy aims to ensure the availability of the required expertise for core and influential positions and to meet the requirements of future business expansion, if any. It also promotes professional development and advancement of employees by identifying a list of candidates qualified to fill critical positions that may impact the continuity of the Company’s operations.

Whistleblowing Policy

The Company maintains a Whistleblowing Policy designed to encourage employees to report any practices that contravene the Code of Ethical or any unlawful acts. This policy grants all employees and service providers the opportunity to report violations on a confidential basis, ensuring full protection against arbitrary dismissal or any form of retaliation. The policy commits to initiating immediate investigations into all reports and taking appropriate disciplinary actions if the allegations are substantiated.

Policy for Dealing with Insiders, Related Parties, and Associated Parties

E-Finance for Digital and Financial Investments maintains an Insider Trading Policy aimed at regulating insiders' transactions on the Company's shares and ensuring that material non-public information is not exploited for illicit personal gain. The policy encompasses several controls, including obtaining pre-clearance from designated departments prior to trading, and adhering to Blackout Periods during which insider trading is prohibited. Furthermore, all employees and Board members are obligated to disclose their directorships in other companies.

Corporate Social Responsibility (CSR):

The Company acknowledges its responsibility regarding the impact of its decisions and activities on the environment and society. This commitment is manifested in ethical conduct that promotes sustainable development, including the health and well-being of employees, while strictly adhering to national laws and international benchmarks, integrating them into the organizational culture and stakeholder relations. Simultaneously, it seeks to improve the quality of life for the workforce and their families, as well as local communities and society at large. During 2025, the Group continued to advance the professional and personal well-being of its employees.

Sustainability:

E-Finance Investment Group for Digital and Financial Investments aims to deliver a tangible impact on the communities it serves to bolster the sustainability of its operating environments, in alignment with Egypt Vision 2030 and the United Nations Sustainable Development Goals (SDGs).

Our Approach to Sustainability

As a pioneer in digital transformation and an enabler of financial inclusion, E-Finance Group recognizes its pivotal role in supporting Egypt’s development and sustainability agenda (Egypt Vision 2030). The Group also aims to catalyze national economic and social development through equitable, conscious, and sustainable business practices aligned with the UN SDGs.

In light of recent socio-economic challenges, sustainability has rapidly emerged as a cornerstone of global agendas and economic policy frameworks to ensure the long-term prosperity of nations. We firmly believe that for any enterprise to thrive, it must operate with a purpose-driven approach that benefits not only employees and investors but also the environment and the broader community. In this regard, E-Finance Group underscores the importance of implementing strategies rooted in ESG (Environmental, Social, and Governance) principles to ensure that every project undertaken paves the way for a more resilient future.

Over the years, E-Finance has mainstreamed key sustainability pillars into its strategy, guiding the Group’s growth as it builds the foundations of Egypt’s digital financial economy. The Group has aligned its operational strategies with globally recognized sustainability standards. Given its standing as a leader in financial inclusion, E-Finance is uniquely positioned to continue driving the implementation of Egypt Vision 2030.

The Group takes pride in the positive impact it has achieved w
over the years and remains committed to extending these s

Accordingly, E-Finance is committed to including a dedicated section for sustainability in its annual report to highlight the Group's efforts to date in empowering communities and implementing sustainability initiatives. The Group is further committed to expanding the principles of its Environmental, Social, and Governance (ESG) framework and implementing more robust monitoring and execution tools, which will ultimately enhance its sustainability strategy and its comprehensive ability to generate meaningful, long-term impact.

Social Impact

E-Finance’s social sustainability strategy adopts the concept of sustainable development in alignment with "Egypt Vision 2030" as a general framework aimed at improving the quality of life. This strategy is anchored in four core pillars:

- Basic Infrastructure.
- Education.
- Economic Empowerment and Women’s Empowerment.
- Healthcare.

Basic Infrastructure

In collaboration with the Sonaa El Kheir Foundation for Development, E-Finance Group for Financial and Digital Investments has supported the "Decent Housing" (Sakan Kareem) initiative by developing and rehabilitating four villages:

- Al-Farsiyah Village, Luxor Governorate (2022)
- Al-Safih Village, Fayoum Governorate (2023)
- Al Khurtum Village, Beheira Governorate (2024)
- Kom Ombo Center, Aswan Governorate (2025)

The Company has effectively upgraded the housing standards of more than 15 homes in each of the aforementioned governorates, ensuring decent living conditions and enhancing the overall quality of life for the residents. These development initiatives encompassed the renovation of dilapidated housing units, the distribution of food supplies and winter blankets under the "Sonaa El-Dafa" initiative, and the provision of medical services through the "Einek Fi Eineina" campaign.

Four years ago, E-Finance Group has successfully executed development initiatives across these four villages, resulting in the renovation of more than 100 homes and a significant improvement in the overall standard of living for the local communities through the provision of comprehensive medical services.

Education

In 2023, E-Finance Group for Financial and Digital Investments, in collaboration with the Ministry of Higher Education and Scientific Research and the Sonaa El-Kheir Foundation for Development, supported the "Takafo" initiative. This involved funding full scholarships to cover the tuition fees for 800 students over a four-year period, with an investment totaling 8 million EGP, specifically targeting students from underprivileged families enrolled in technological universities. In 2025, the Group successfully implemented the third phase of this program, providing full and partial scholarships to cover tuition fees for a percentage of university entrants. This initiative aims to support students facing financial hardships that might otherwise prevent them from continuing their education. These scholarships extend to students across various institutions, including: Asyut University, Beni Suef University, Delta University, New Cairo University, Misr Technological University, 6th of October University, Borg El Arab University, Samannoud University, and the Egyptian-German College.
Economic Empowerment and Women’s Empowerment.

In 2023, the Group invested in the establishment and equipping of a Sustainability Center in Faiyum Governorate. The center identified and developed six specialized crafts for training purposes, aimed at qualifying women in the village and surrounding areas. This initiative focuses on equipping them with the necessary expertise to facilitate employment and secure sustainable livelihoods by acquiring new vocational skills.

In 2024, in collaboration with the Sonaa El-Kheir Foundation for Development, the Group successfully trained a total of 200 women at the center, 110 of whom have since attained financial independence. Building on this progress, in 2025, the center provided training to 250 women, of whom 130 have achieved financial independence.

- **Training Workshops:** All planned workshops were executed strictly according to their designated schedules and targeted participant capacities. The attrition rate among trainees across all workshops has remained below 5% to date, and the workshops have achieved significant success in terms of both content quality and tangible outcomes.
- **Outputs at our Sustainability Centers are divided into two core areas:**
  - First: Human element: Each workshop targeted 15 direct beneficiaries, with a contingency of 5 reserve participants to account for potential attrition. This model was consistently applied across all executed workshops.
  - Second: Product Outcomes: The objective for each workshop was the development of 15 final products as capstone projects. Notably, participants in certain workshops surpassed these targets, successfully producing 110 items.
- In 2025, the Group inaugurated a new Sustainability Center in the Dokki district, dedicated to training women in traditional heritage crafts, thereby fostering significant economic empowerment.

Furthermore, the Group transitioned its fixed Sustainability Centers into mobile units to reach a broader demographic of women in rural areas. The first mobile Sustainability Center was launched in conjunction with the International Day of Rural Women, during a ceremony attended by Dr. MAYA MORSY, Minister of Social Solidarity.

It should be noted that the Company did not incur any penalties from any regulatory authority during the fiscal year 2025, a testament to the Company's commitment to adhering to all applicable legal and regulatory requirements.

DOAA SOBHI EL-NAGGAR
Head of Compliance Management

ESSAM FAWAZ AMIN FAWAZ
Chief Legal Officer

IBRAHIM ALI SARHAN
Chairman & Managing Director