CRÉDIT AGRICOLE

Board

Chairman
Osama Saleh
(Non Executive)

BOD
Governance Nomination & Remuneration Committee

BOD
Audit Committee

BOD
Risk Committee

Managing Director (*) — Jean-Pierre Trinelle

- **Sustainable Development** — Kholoud Moussa
- **Financial Inclusion** — George Yassa
- **Corporate Secretary, Governance &Legal (*)** — Hala Ragab
- **Compliance & Financial Security** — Amr Fathy
- **Internal Audit** — Hisham Helmy

Proximity Banking (*) — Nevine Shoukry

- **Marketing & Development** — Marian Kaissar
  - **Voice of the Customer** — Nagy Etay
  - **Business Planning & Performance Analysis** — Hany Aly
  - **Product Development** — Vacant
  - **Insurance Business** — Gailan Alaa El Din
  - **Relationship Excellence & Client Development** — Mostafa Emam
  - **Digital Marketing & Customer Engagement** — Fady Adel
- **Retail Network** — Mounir Refaat / Sylvia Abd ElAhad
  - **Consumer Lending** — Maged Anis
  - **Professionals & SME's** — Raphael Gay
  - **Private Banking** — Sherif Kandeil
- **Proximity Banking Sales Animation & Support** — Samir Izerouine
  - **Relational and Commercial Animation** — Tarek Salah
  - **Proximity Banking Support** — Amir Khouzam

Corporate Banking (*) — Ahmed Essam

- **Corporate Middle Office** — Ghada Farouk
- **Multinationals** — Maggy Sakr
- **Large Corporate** — Amr Refaat
- **Corporate Product & Business Development** — Moshira Tamara
- **Midcaps** — Ghada El Shazly
- **Financial Analysis** — Malak Fahmy
- **Syndication & Sustainable Finance** — Vacant
- **Syndication & Structured Finance** — Nahla Abd El Hafez

Financial Administration (*) — Ravinarayanan Iyer

- **Treasury** — Tarek Ashmawy
- **Taxation & Accounts Payable** — Aly Mostafa
- **Accounting Control** — Aya El Moomen
- **ALM, CBE and Regulatory Reporting** — Haytham Magdy
- **Planning and Controls** — Ahmed Desouky
- **Accounting & Reconciliation** — Aly Wasfy

Operations & Technology (*) — Amir Hakim

- **Bank Operations** — Amgad Azmy
- **Operations Excellence** — Nevine Rouchdy
- **IT** — Maged Tammam
- **Engineering & Procurement** — Said Hassaan
- **Logistics / Health & Safety** — Sherif Magdy
- **Security** — Essam El Awadly
- **CISO & BCM** — Emad Hamdy

Strategy & Transformation (*) — Christophe Clevenot

- **Transformation & Change Management** — John Fanous
- **Digital & Transactional Banking** — Miriam Greiss
- **Communication** — Hebatallah Sedky
- **Strategy & Innovation** — Vacant

Human Resources (*) — Marie-Therese Nagy

- **HR Operations, Governance & Shared Services / Deputy CHRO** — Vacant
- **Talent Acquisition / Deputy CHRO** — Aly El Sandouby
- **Learning & Organization Development** — Mohamed Samir Eissa
- **HR Business Partner** — Mohamed Ezzat

Capital Markets & Institutional Banking (*) — Ashraf Abd El Wahab

- **Capital Markets Trading / Mutual Funds** — Sara A.Gawad
- **Deputy Capital Markets Sales** — Ahmed El Bahy
- **Trade Finance & Correspondent Banking** — Mohamed Wagdy
- **Financial Institutions Group** — Tarek El Teneb

Credit & Risk Management(*) — Franck Flament

- **Deputy CRO/Credit Risk Management, Modelling & Projects** — Dina Wahib
- **Retail Risk** — Vacant
  - **Retail & Housing Credit** — Mohamed Fikry
  - **Risk Analysis / Corporate & Enterprises** — Hany Mounir
  - **SME's Risk** — Raouf Zakaria
  - **Operational Risk & Permanent Control** — Essam El Sakhawy
  - **Market Risks** — Walid Maher
  - **Credit Control & Admin** — Ihab El Zawawy
  - **Credit Information** — Mohamed Tawhid
  - **Recovery & Debt Restructuring** — Nashwa Atef
  - **Risk Support & Transformation** — Haytham A. Hakim

(*) Members of Executive Committee