

Leadership | Board of Directors



Ms. Neveen Sabbour
Chair

Ms. Neveen Sabbour is a seasoned banker with extensive experience in M&A, business strategy, banking transformation, financial planning, and management information systems. In 2024 Ms. Neveen was appointed as Non-Executive Chair, the first woman to chair CIB's Board.

She currently serves on the boards of several financial and industrial institutions that includes Meris (Moody's Egypt) and PFI (Egypt Post Investment Arm). She also sits on the Board of Heliopolis for Housing & Construction. Ms. Sabbour is a member of the board of trustees of the We Owe it to Egypt Foundation, as well as Banking for Women in Egypt, an institution aimed at women's empowerment and financial inclusion.

Ms. Sabbour is also the Chairwoman & CEO of Panther Associates, a boutique investment house,

institutional advisory, and leading asset management institution. Ms. Sabbour also chaired AAIB Holding Company and was a board member at Arab African Investment Management Company, in addition to representing AAIB at International Capital Markets Association.

Upon her appointment as Head of Business Strategies and Finance Group – Arab African Int'l Bank (AAIB) from 2012 to 2022, she led the Financial Control, Performance Analysis and Budgeting, Strategic Planning/Project Management, Integration/Change Management, Market Research, and Management Information Systems divisions and played a vital role in guiding the bank's performance in terms of growth and profitability.

Ms. Sabbour holds a BA in Economics from the American University in Cairo.



Mr. Hisham Ezz Al-Arab
Chief Executive Officer & Board Member

Mr. Hisham Ezz Al-Arab was reappointed as Chief Executive Officer and Executive Board Member of Commercial International Bank (CIB) – Egypt in November 2024. He previously served as the Chairman of CIB from March 2023, and prior to that, as a Non-Executive Director of the Board following a brief tenure in 2022 as Advisor to the Governor of the Central Bank of Egypt. In 2020, Mr. Ezz Al-Arab founded and chaired HE Advisory, where he advised corporates and fintech start-ups on growth strategies, resource mobilization, financial risk management, and fundraising, drawing on more than four decades of international banking experience across Europe, the Middle East, and Africa.

Mr. Ezz Al-Arab is best known for his transformative leadership as Chairman and Managing Director of CIB from 2002 to 2020. During this period, he led the bank's evolution from a wholesale lender with

a market capitalization of EGP 1 billion into Egypt's largest private-sector bank, exceeding EGP 300 billion in market capitalization.

Under his stewardship, CIB became the blue-chip stock of the Egyptian Exchange, with ADRs and GDRs listed on the New York and London Stock Exchanges, and emerged as the global investment community's preferred proxy for Egypt and a benchmark for banking in emerging markets. Throughout his career, Mr. Ezz Al-Arab has been a strong advocate of entrepreneurial culture, meritocracy, and global best practices in corporate governance and risk management. In 2013, he introduced sustainability and gender equality initiatives at CIB, positioning the bank as a regional leader in responsible banking. He additionally led CIB's digital transformation, including the establishment of the first Data Analytics unit within an Egyptian bank.

“

CIB’s dynamic business model and commitment to fully integrating worldclass technology into its services and products maintain its leadership.

Under Mr. Ezz Al-Arab’s current leadership, CIB is executing a five-year strategic plan (2026–2030) designed to deliver sustainable long-term growth while responding to evolving macroeconomic conditions, regulatory developments, and client needs. He has also spearheaded the bank’s regional expansion, notably leading the establishment of CIB Kenya Limited to support Egyptian mid-sized corporates expanding into East Africa.

Mr. Ezz Al-Arab has received numerous international accolades, including African Banker’s Lifetime Achievement Award (2023), Global Finance’s Lifetime Achievement Award (2025), and MEED’s CEO of the Year (2025). Earlier recognitions include EMEA Finance’s Best CEO in Egypt and Africa and Euromoney’s Outstanding Contribution to Financial Services in the Middle East. Beyond banking, Mr. Ezz Al-Arab is the Founder and Chairman of the Board of Trustees of the CIB Foundation, which has positively impacted nearly 8 million underprivileged children through healthcare initiatives across Egypt. He has held several prominent board and advisory roles locally and internationally and began his career with Merrill Lynch, Deutsche Bank, and JP Morgan in London.



Mr. Sherif Samy
Independent Director

Mr. Sherif Samy is an experienced senior executive and advisor in the areas of financial markets and services in addition to investment and corporate governance. He is currently Non-Executive Chairman of a real estate asset management company and serves on the boards of directors of the state’s project finance arm (the National Investment Bank), the Universal Health Insurance Authority, in addition to several listed and privately held companies in the education, venture capital, fund management and private equity sectors. Additionally, he is the Chair of the Audit Committee of the Social Insurance Fund and of the International Advisory Board of the UAE Securities and Commodities Authority, as well as a member of the Board of Trustees of the French University in Egypt.

Mr. Samy served as the Non-Executive Chairman of Commercial International Bank from October 2020 to March 2023. He also served a four-year term (ending 2017) as Chairman of Egypt’s independent non-banking Financial Regulatory Authority (FRA), where he achieved a major legislative and regulatory leap in capital markets, insurance, mortgage, leasing, private pensions, factoring and microfinance.

From 2013 to 2017, Mr. Samy was a member of the CBE’s board and Monetary Policy Committee, as well as Chair of its Audit Committee. He was also Chairman of the Financial Services Institute, the Egyptian Institute of Directors and a member of the board of Egypt’s National Payment Council and its Anti-Money Laundering Unit.

In 2014, Mr. Samy was the first Egyptian to be elected to the board of the International Organization of Securities Commissions (IOSCO); he was reelected for a second term in 2016. He was also elected president of the Union of Arab Securities Authorities in 2016/2017. Prior to that, he was the Managing Director of Banque Misr’s investment arm, Misr Capital, and a board member of Banque du Caire. Starting from 2007, he was appointed for several consecutive terms to the board of the investment promotion agency (GAFI). Mr. Samy started his professional career with global consulting firm Accenture, where he worked in its Chicago, Riyadh, and Beirut offices. He graduated from Alexandria University’s Faculty of Commerce with high distinction and attended numerous executive programs at leading business schools in the US and Europe in the areas of strategy, management, and investment.



Mr. Fadhel AlAli
Non-Executive Director

Mr. Fadhel AlAli serves as the Chairperson of Dubai Financial Services Authority (DFSA). He is a strategic leader with a vast range of experience in corporate governance and commercial roles across a variety of business contexts such as startups, rapid growth, fix-it, and turnarounds. He brings over 30 years of experience in multiple industries including real estate, hospitality, investment, and banking and has led several corporate functional organizations such as Finance, HR, Legal, Business Excellences and Marketing and Communications.

Throughout his career, Mr. AlAli has made remarkable achievements that extend across contributing to the creation of Dubai Holding and managing its 2009 post-recession crisis, along with contributing to the creation of its new business model as a strategic investor. Moreover, he recorded the highest ever profit for Dubai Holding since its inception. He also succeeded in issuing multi-currency multiple tenor bonds worth USD 2.25 billion for Dubai Holding Commercial Operations Group.

Mr. AlAli started his career as a banker in 1989 in Citibank and joined Dubai Holding in 2004, where he served in multiple positions including CFO, COO, and, finally, CEO till 2017. This was followed by a four-year stint as FAB's Deputy CEO and group COO until 2021, before chairing DFSA.

Mr. AlAli joined CIB's Board of Directors on May 2022 as a Non-Executive Board member, representing the interests of Alpha Oryx Ltd. Mr AlAli is the Chairman of Dubai Financial Services Authority and Majid Al Futtaim Capital. In addition, he is the Vice Chairman of WIO bank and he is a Member of the Higher Committee for the Development of the Economic and Financial Sector with the Government of Dubai and a member of the Financial Stability Council.

He holds a bachelor's degree in Industrial and System Engineering from the University of Southern California.



Mr. Aziz Moolji
Non-Executive Director

Mr. Aziz Moolji serves as ADQ's M&A and Alternative Investments Director. He brings to the Board more than 20 years of experience in Private Equity and Investment Banking across North America and Emerging Markets. He invested over USD 2.0 billion in transactions across Financial Services, Consumer Products, Industrials, Infrastructure, Education, Hospitality and Logistics.

Mr. Moolji started his career at Goldman Sachs & Co. in 1996 and joined Lehman Brothers in 2005. In 2006, he joined Merrill Lynch & Co., Inc. as Vice President, Financial Sponsors Group for two years. In 2009, Mr. Moolji joined Abraaj Group, Dubai, where he served as Managing Director, Private Equity for ten years and led transaction execution, post-acquisition management, and exits for transactions across Middle East, Africa, Turkey, Asia, and Latin America. Mr. Moolji also served as Vice President, Investments and Portfolio Management at Dubai Holding for two years until 2021 before joining ADQ.

Mr. Moolji joined CIB's Board of Directors on May 2022 as a Non-Executive Board Member representing the interests of Alpha Oryx Ltd.

He holds a BS in Electrical Engineering and Management from Massachusetts Institute of Technology, Cambridge. Later, he received his master's degree in finance from the Wharton School of the University of Pennsylvania.



Eng. Hoda Mansour
Independent Director

Eng. Hoda is a highly experienced, creative and self-motivated executive with vast experience in delivering innovation and business value for customers. In March 2025, she was appointed as the Managing Director & Vice Chair for Sukari Gold Mines representing AngloGold Ashanti- the world fourth largest Gold Producer based in Denver USA. Before this, she served on Centamin PLC’s Board of Directors, the former operator of Sukari Gold Mines, which was listed on London and Toronto Stock Exchanges and acquired in November 2024 by AngloGold Ashanti where she was a member of Centamin’s board Audit & Risk and Sustainability Committees.

Eng. Mansour Joined AngloGold Ashanti from IFS, a global provider of industrial AI solutions, where she was the COO for Asia Pacific, Japan, Middle East and Africa. She also worked for leading multinational software companies including SAP, Oracle and Microsoft in regional and global capacities living and working in three different continents which has given her a well-rounded experience in dealing with different cultures, challenges, and business models. Recognizing her impact on the business, Forbes Middle East named her one of 100 Most Powerful Businesswomen since 2018 till date and one of the Top 5 Women in Technology in 2022.

Prior to working at IFS, she was with global software developer SAP for almost 11 years where she led

SAP’s Business Process Transformation in Southern Europe, Middle East & Africa (EMEA South) covering 75 countries. Before which, she was the first female to be appointed in a managing director role by SAP across the whole of the Middle East & Africa region, the first person to hold the role of COO for the United Arab Emirates and Oman, and the first women to lead a multinational software company in Egypt.

Eng. Mansour was a part of the Global Executive Leadership Team at SAP and regularly speaks at global and regional forums. In October 2025, she was appointed to the board of the Banking Reform and Development Fund under the leadership of H.E. the Governor of the Central Bank of Egypt. In November 2024, she was appointed by a Presidential Decree as member of Egypt’s National Council for Women. In April 2023, she was appointed to the Board of Commercial International Bank (CIB) and has since been selected as the CIB Board Chair for the Bank’s Sustainability Committee and member of the Board Strategy and Transformation committee (formerly Operations & Technology Committee). She has been a member of AmCham Egypt’s Board of Governors since June 2021.

Eng. Mansour holds a B.Sc. with Distinction & Honors in Engineering from Alexandria University in addition to a Master of Business Administration (MBA) with Distinction from Maastricht School of Management.



Mr. Jawaid Mirza
Non-Executive Director

Mr. Jawaid Mirza is a seasoned banking executive and strong proponent of international corporate governance, bringing over 37 years of diversified global experience across financial and risk management, technology transformation, mergers and acquisitions, business turnarounds, and operational leadership.

Mr. Mirza currently serves as a Non-Executive Board Member of AGT Food and Ingredients Inc. (Canada). He has also held several prominent board roles, including Lead Director at Commercial International Bank – Egypt (CIB), and Non-Executive Independent Director at Bank of Athens (Johannesburg, South Africa). He further served as a Non-Executive Independent Director at Atlas Mara, a sub-Saharan African financial services group operating in seven countries.

In addition to his board responsibilities, Mr. Mirza held senior executive roles at Commercial International Bank – Egypt (CIB), including Managing Director & Chief Executive Officer of Consumer Banking and Group Chief Operating Officer.

Earlier in his career, Mr. Mirza served with major global financial institutions including Citibank and ABN AMRO Bank N.V. At ABN AMRO, where he held several senior leadership roles including Chief

Financial Officer – European Region (26 countries), Chief Financial Officer – Asia (including Australia, New Zealand and the Middle East), and Managing Director and Chief Operating Officer for Global Private Banking, Asset Management and New Growth Markets. He led multiple bank acquisition due diligences across Europe, Asia, and Latin America, and was a member of ABN AMRO’s Top Executive Group (TEG), as well as the Group Finance and Group COO Boards.

Mr. Mirza also served for nine years as Non-Executive Independent Director at Eurobank Ergasias (Greece), where he chaired the Board Audit Committee and the Board Transformation and Technology Committee, and served as a member of the Board Nomination & Governance Committee and the Board Remuneration Committee.

Mr. Mirza holds various executive management courses from leading reputable institutions like Queens Business School, Wharton Business School, Stanford Graduate School of Business. He is a member of the Institute of Corporate Directors, Canada.



Mr. Burkhard Eckes
Independent Director

Burkhard Eckes started his career in 1986 in PricewaterhouseCoopers (PwC) before becoming a partner from 1996 till 2022. He is a graduate auditor, was the Banking & Capital Markets (BCM) Leader in EMEA and member of the Global BCM Leadership Team focusing on development and implementation of banking strategies, regulatory requirements and practices, governance and compliance, risk management, reporting, accounting, ESG.

Mr. Eckes became a senior advisor of PwC Germany in 2022 and retired from PwC in 2023, and has since been serving as Board and committee member in several companies: actually he is Chair of the Audit Committee, Member of the Risk Committee and Member of the Nomination and Corporate Governance Committee of Eurobank S.A. in Athens,

Member of the Supervisory Board and Chair of the Audit Committee, Member of the Risk Committee of Bank Pictet & Cie (Europe) AG in Frankfurt. Mr. Eckes is also Chair of the Audit Committee, Vice Chair of the Risk Committee and member of the Nomination Committee of Bayerische Landesbank in Munich. In June 2025, Mr. Eckes joined the Commercial International Bank - Egypt (CIB) Board of Directors as a non-executive, independent Board Member. Since July 2025 he has been chairing the Audit Committee.



Mr. Georgios Anagnostopoulos
Independent Director

Mr. Georgios Anagnostopoulos is a senior executive and brings more than 35 years of international experience in Banking and other Financial Institutions in Greece, Germany, Italy, UK, Singapore, South Africa and Denmark as well as experience in all facets of Risk Management, Digital Transformation & Strategy and Corporate Governance.

Up to recently, he was an External Advisor to McKinsey and Company in their EMEA Risk & Resilience practice. He served as Group Chief Risk Officer at Danske Bank and in various divisional CRO roles at Barclays Africa and Standard Chartered in Asia, as well as in senior executive roles in GE Capital, Deutsche Bank and Citigroup.

George currently serves as a NED in the new Hellenic Innovation and Infrastructure Fund (HIIF), the investment arm of Growthfund, Greece's National Wealth Sovereign fund and he is also Chairing the Advisory Board of Geoaxis, a Greek Real Estate company.

He also brings valuable expertise as a former Non-Executive Director in an Asset Management bank in Luxembourg, a Leasing company in Denmark, a Collections / Credit Management company in Italy, and a Credit Card / Loan JV in South Africa.

He has always worked in multicultural and geographically diverse environments, led through transformation and change and through various economic cycles, always focusing on healthy business growth.

He holds a Bachelor of Science from Fairleigh Dickinson University in New Jersey and an MBA from the University of Georgia, in Georgia, USA.



Mr. Amr El Ganainy
Deputy CEO & Executive Board Member

Mr. Amr El Ganainy is one of Egypt's esteemed financial industry executives, with over 39 years of experience since his graduation from the Faculty of Commerce, Cairo University in 1985. He started his career at Suez Canal Bank, where he excelled to Senior Dealer. He then moved to Export Development Bank in 1994, reaching the post of Chief Dealer. In 1996, he joined United Bank of Egypt, as part of the new management team tasked with revamping the bank, as Treasurer and Head of Correspondent Banking.

Mr. El Ganainy joined CIB in 2004 as General Manager Financial Institutions Group, leading the group through his strong business relationships in the market on the local and regional fronts. He is also JP Morgan Chase, London credit certified in 2005. As a result of his prior leadership excellence, in 2010 CIB's Senior Management tasked him with launching the Global Customer Relations Department.

In October 2023, Mr. El Ganainy was appointed Deputy CEO and Managing Director. Prior to that, he was the CEO of Institutional Banking at CIB since 2017, achieving short and medium-term strategic objectives, while aligning with the Bank's philosophy, mission and vision.

In November 2024, in his capacity as Deputy CEO, Mr. Amr El Ganainy joined the Board as Executive Director.

Mr. El Ganainy's exposure has stretched globally; he was appointed to Mastercard's Advisory Board and was the first Egyptian and youngest Chairman of the InterArab Cambist Association (ICA) based in Beirut, of which he is currently Honorary Chairman. He was also an Executive Board Member of ACI International based in Paris, in addition to being the Founder and Chairman of ACI Egypt, of which he remains Honorary Chairman.

He represented CIB in several of its affiliates, chairing the Board of Directors of Commercial International Brokerage Co. (CIBC), CI Asset Management Co. and a Board Member of CI Capital Holding Co. With his renowned reputation and widely acclaimed experience, Mr. El Ganainy was selected as an independent board member in large corporations in Egypt in the aviation, tourism, financial services, and telecommunications sectors. He was also elected Board Member in Misr for Central Clearing, Depositary and Registry Co. for five consecutive rounds from 2005 to 2021.

Mr. El Ganainy's experience led to his appointment as a member of the consortium to promote a culture of dealing with tourists based on the decision of the Egyptian Prime Minister in September 2022.



Mr. Islam Zekry
Group Chief Finance & Operation Officer & Executive Board Member

Mr. Islam Zekry is Group Chief Finance and Operations Officer at CIB where he is an Executive Director of the CIB Board of Directors, a member of the bank's Executive Committee, and a board member of CIB Kenya.

Mr. Zekry has demonstrated a proven track record in optimizing financial performance, driving growth, fostering innovation, and delivering value to stakeholders. His extensive knowledge of global markets, regulatory environments, and industry trends, both locally and internationally, enables him to provide strategic financial guidance that supports CIB strategic objectives.

Prior to his appointment as CFO in 2023, Mr. Zekry was the first appointed Chief Data Officer having created the Data Analytics group in 2016. In that role he oversaw data warehousing, business design and operations, analytics, and the bank's quant finance platforms. He joined CIB in 2004 in the Finance Department.

Mr. Zekry has broad international experience in markets across Europe, the Middle East and Africa. He is a steering committee member of Smart Africa, an international alliance established to accelerate sustainable socioeconomic development on the continent. He is a member of the EU-AU Digital Economy Task Force, which examines ways of cooperative engagement in the field of digital economy between Europe and Africa. In addition, he serves on the Digital Transformation Committee of the World Economic Forum WEF. Most

recently he was nominated to the Egyptian AI Council to formulate and execute the country's AI vision strategy. Mr. Zekry is a member of the Chartered Institute of Managerial Accountants in the United Kingdom, a member of the Fitch Quantitative Finance Institute in London, a Non-Executive Director at NLB Banking Group in Central Europe, and a Member of the Board of Telecom Egypt "WE."

Under his leadership, London Business School (LBS) featured CIB's data transformation as a case study in 2018, making CIB the first Middle Eastern company to be analyzed by the master's program for Advanced Analytics. Subsequently, Harvard Business School included the case study in its curriculum, and it became a reference for several international and academic research centers.

Mr. Islam was leading the team responsible for multiple prestigious awards and international recognition from global institutions such as Euromoney, Global Finance, International Institute of Finance (IIF), Carnegie Mellon University distinguished quants practice award and Digital Awards 50-Silicon Valley.

Mr. Zekry holds Doctorate in Financial mathematics and MBA from the University of Chicago- Booth Business School with a concentration in Advanced Financial Analytics and Corporate Economic Performance Management.

Executive Management



Mr. Hisham Ezz Al-Arab
Chief Executive Officer & Board Member

Mr. Hisham Ezz Al-Arab was reappointed as Chief Executive Officer and Executive Board Member of Commercial International Bank (CIB) – Egypt in November 2024. He previously served as the Chairman of CIB from March 2023, and prior to that, as a Non-Executive Director of the Board following a brief tenure in 2022 as Advisor to the Governor of the Central Bank of Egypt. In 2020, Mr. Ezz Al-Arab founded and chaired HE Advisory, where he advised corporates and fintech start-ups on growth strategies, resource mobilization, financial risk management, and fundraising, drawing on more than four decades of international banking experience across Europe, the Middle East, and Africa.

Mr. Ezz Al-Arab is best known for his transformative leadership as Chairman and Managing Director of CIB from 2002 to 2020. During this period, he led the bank’s evolution from a wholesale lender with a market capitalization of EGP 1 billion into Egypt’s largest private-sector bank, exceeding EGP 300 billion in market capitalization.

Under his stewardship, CIB became the blue-chip stock of the Egyptian Exchange, with ADRs and GDRs listed on the New York and London Stock Exchanges, and emerged as the global investment community’s preferred proxy for Egypt and a benchmark for banking in emerging markets. Throughout his career, Mr. Ezz Al-Arab has been a strong advocate of entrepreneurial culture, meritocracy, and global best practices in corporate governance and risk management. In 2013, he introduced sustainability and gender equality initiatives at CIB, positioning the bank as a regional leader in responsible banking. He additionally led CIB’s digital transformation, including the establishment of the first Data Analytics unit within an Egyptian bank.

Under Mr. Ezz Al-Arab’s current leadership, CIB is executing a five-year strategic plan (2026–2030) designed to deliver sustainable long-term growth while responding to evolving macroeconomic conditions, regulatory developments, and client needs. He has also spearheaded the bank’s regional expansion, notably leading the establishment of

CIB Kenya Limited to support Egyptian mid-sized corporates expanding into East Africa.

Mr. Ezz Al-Arab has received numerous international accolades, including African Banker’s Lifetime Achievement Award (2023), Global Finance’s Lifetime Achievement Award (2025), and MEED’s CEO of the Year (2025). Earlier recognitions include EMEA Finance’s Best CEO in Egypt and Africa and Euromoney’s Outstanding Contribution to Financial Services in the Middle East. Beyond banking, Mr. Ezz Al-Arab is the Founder and Chairman of the Board of Trustees of the CIB Foundation, which has positively impacted nearly 8 million underprivileged children through healthcare initiatives across Egypt. He has held several prominent board and advisory roles locally and internationally and began his career with Merrill Lynch, Deutsche Bank, and JP Morgan in London.

“
By 2030, we aim to strengthen our core business, diversify, lead in digital and mobile experiences, and invest in talent and cutting-edge technology.”



Mr. Amr El Ganainy
Deputy CEO & Executive Board Member

Mr. Amr El Ganainy is one of Egypt's esteemed financial industry executives, with over 39 years of experience since his graduation from the Faculty of Commerce, Cairo University in 1985. He started his career at Suez Canal Bank, where he excelled to Senior Dealer. He then moved to Export Development Bank in 1994, reaching the post of Chief Dealer. In 1996, he joined United Bank of Egypt, as part of the new management team tasked with revamping the bank, as Treasurer and Head of Correspondent Banking.

Mr. El Ganainy joined CIB in 2004 as General Manager Financial Institutions Group, leading the group through his strong business relationships in the market on the local and regional fronts. He is also JP Morgan Chase, London credit certified in 2005. As a result of his prior leadership excellence, in 2010 CIB's Senior Management tasked him with launching the Global Customer Relations Department.

In October 2023, Mr. El Ganainy was appointed Deputy CEO and Managing Director. Prior to that, he was the CEO of Institutional Banking at CIB since 2017, achieving short and medium-term strategic objectives, while aligning with the Bank's philosophy, mission and vision.

In November 2024, in his capacity as Deputy CEO, Mr. Amr El Ganainy joined the Board as Executive Director. Mr. El Ganainy's exposure has stretched globally; he was appointed to Mastercard's Advisory Board and was the first Egyptian and youngest Chairman of the InterArab Cambist Association (ICA) based in Beirut, of which he is currently Honorary Chairman. He was also an Executive Board Member of ACI International based in Paris, in addition to being the Founder and Chairman of ACI Egypt, of which he remains Honorary Chairman. He represented CIB in a number of its affiliates, chairing the Board of Directors of Commercial International Brokerage Co. (CIBC), CI Asset Management Co. and a Board Member of CI Capital Holding Co. With his renowned reputation and widely acclaimed experience, Mr. El Ganainy was selected as an independent board member in large corporations in Egypt in the aviation, tourism, financial services, and telecommunications sectors. He was also elected Board Member in Misr for Central Clearing, Depository and Registry Co. for five consecutive rounds from 2005 to 2021.

Mr. El Ganainy's experience led to his appointment as a member of the consortium to promote a culture of dealing with tourists based on the decision of the Egyptian Prime Minister in September 2022.



Mr. Islam Zekry
Group Chief Finance & Operation Officer & Executive Board Member

Mr. Islam Zekry is Group Chief Finance and Operations Officer at CIB where he is an Executive Director of the CIB Board of Directors, a member of the bank's Executive Committee, and a board member of CIB Kenya.

Mr. Zekry has demonstrated a proven track record in optimizing financial performance, driving growth, fostering innovation, and delivering value to stakeholders. His extensive knowledge of global markets, regulatory environments, and industry trends, both locally and internationally, enables him to provide strategic financial guidance that supports CIB strategic objectives.

Prior to his appointment as CFO in 2023, Mr. Zekry was the first appointed Chief Data Officer having created the Data Analytics group in 2016. In that role he oversaw data warehousing, business design and operations, analytics, and the bank's quant finance platforms. He joined CIB in 2004 in the Finance Department.

Mr. Zekry has broad international experience in markets across Europe, the Middle East and Africa. He is a steering committee member of Smart Africa, an international alliance established to accelerate sustainable socioeconomic development on the continent. He is a member of the EU-AU Digital Economy Task Force, which examines ways of cooperative engagement in the field of digital economy between Europe and Africa. In addition, he serves on the Digital Transformation Committee of the World Economic Forum WEF. Most

recently he was nominated to the Egyptian AI Council to formulate and execute the country's AI vision strategy. Mr. Zekry is a member of the Chartered Institute of Managerial Accountants in the United Kingdom, a member of the Fitch Quantitative Finance Institute in London, a Non-Executive Director at NLB Banking Group in Central Europe, and a Member of the Board of Telecom Egypt "WE."

Under his leadership, London Business School (LBS) featured CIB's data transformation as a case study in 2018, making CIB the first Middle Eastern company to be analyzed by the master's program for Advanced Analytics. Subsequently, Harvard Business School included the case study in its curriculum, and it became a reference for a number of international and academic research centers.

Mr. Islam was leading the team responsible for multiple prestigious awards and international recognition from global institutions such as Euromoney, Global Finance, International Institute of Finance (IIF), Carnegie Mellon University distinguished quants practice award and Digital Awards 50-Silicon Valley.

Mr. Zekry holds Doctorate in Financial mathematics and MBA from the University of Chicago- Booth Business School with a concentration in Advanced Financial Analytics and Corporate Economic Performance Management.



Mr. Rashwan Hammady
Chief Retail, Commercial Banking and Financial Inclusion Executive

Mr. Rashwan Hammady is a member of the Executive Committee at CIB, playing a crucial role in shaping and driving the bank's strategic agenda. With over two decades of experience at CIB, he began his career in the Finance Department, completed comprehensive credit and investment training, and later served as Head of Strategic Planning, laying the foundation for the development and execution of the bank's key strategic initiatives.

Throughout his tenure, Mr. Hammady has spearheaded the launch of several landmark and innovative products and segments propositions, enhancing CIB's ability to serve its growing customer base of over 3 million. He has successfully built the bank's SME business, launched an advanced digital banking platform, and established a tailored service model for Egyptians living abroad. Under his leadership, CIB has secured the largest household market share among private sector banks in both assets and liabilities. In 2024, Mr. Hammady inaugurated CIFC, a CIB subsidiary offering factoring and mortgage finance services, where he serves as Chairman of the board.

His leadership philosophy emphasizes talent development and a culture of agility and continuous improvement, inspiring teams to innovate, embrace diversity, and rapidly learn from experiments. His vision is to provide accessible financial solutions that empower individuals and businesses to achieve their goals and contribute positively to the broader communities where CIB operates. Through advanced analytics and AI his team is on a mandate to enhance the banking experience and create value for CIB's wide customer base.

Mr. Hammady holds a bachelor's degree in commerce from Sohag University and an MBA from The University of Chicago - Booth School of Business.



Mr. Omar El-Husseiny
Chief Global Markets Executive

Mr. Omar El-Husseiny is the Chief Global Markets Executive at Commercial International Bank Egypt (CIB) and a member of the Bank's Executive Committee. In this role, he leads CIB's Global Markets platform, encompassing Treasury, Financial Institutions, Debt Capital Markets, Global Transaction Banking, and Enterprise & Government Relations, with end-to-end accountability for balance-sheet optimization, funding and liquidity, capital markets activities, market risk management, and strategic partnerships.

With over two decades of experience across treasury, capital markets, foreign exchange, and balance-sheet management, Mr. El-Husseiny plays a central role in shaping CIB's growth strategy, enhancing profitability, and strengthening the Bank's positioning with regional and global investors. He has been instrumental in navigating complex macroeconomic cycles, including periods of economic reform, and heightened interest-rate and foreign exchange volatility, while developing sophisticated risk-management and structured solutions for CIB's largest corporate, institutional, and high-net-worth clients.

Throughout his career at CIB, Mr. El-Husseiny has been a key contributor to the Bank's strategic evolution, capital planning, and market-facing initiatives to support long-term value creation, resilience, and sustainable growth. Mr. El-Husseiny places human capital at the center of CIB's long-term competitiveness. He actively champions leadership development, succession planning, and the creation of empowered, accountable teams, believing that strong institutions are built through people who grow with the strategy. His leadership philosophy balances high performance with trust, transparency, and long-term capability building.

He joined CIB in 2003 after earning a Bachelor of Business Administration from the Faculty of Commerce (English Section), Cairo University. He holds an MBA in Banking and Finance from Maastricht School of Management, a Graduate School of Banking Diploma from the University of Wisconsin-Madison, and completed the Corporate Finance & Credit Program at J.P. Morgan.