

**SUMMARY OF THE AUDIT COMMITTEE WORK**  
**CRÉDIT AGRICOLE EGYPT – SAE**  
**28 APRIL 2026**

At 10:00 a.m. on Tuesday 28 April 2026  
The Audit Committee of Crédit Agricole – Egypt SAE (**the Bank**)  
Held its meeting with the attendance of the following:

<b>NAME</b>	<b>AUDIT COMMITTEE MEMBER</b>
<b>Mr Nadim Ghanem</b>	Chairman Audit Committee Non-Executive Board Member Independent
<b>Mr Didier Reboul</b> ( <i>Attended via video communication</i> )	Audit Committee Member Non-Executive Board Member
<b>Mr Nicolas Tavernier</b> ( <i>Attended via video communication</i> )	Audit Committee Member Non-Executive Board Member

**The invitees:**

<b>NAME</b>	<b>CAPACITY</b>
<b>Mr Hisham Helmy</b>	Head of Audit Department
<b>Mr Samer Masoud</b>	Deputy-Head of Audit Department
<b>Mrs Hala Ragab</b>	General Counsel & Corporate Secretary
<b>Mr Amr Fathy</b>	Head of Compliance & Financial Security
<b>Mr Mohamed El-Sawaf</b>	Partner – PWC
<b>Mr Magdy Soliman</b>	Mazars – Mustafa Shawky for Accounting and Auditing
<b>Mr Ravinarayanan Iyer</b>	Chief Financial Officer
<b>Mr Franck Flament</b>	Chief Risk Officer
<b>Mrs Dina Wahib</b>	Deputy-Chief Risk Officer
<b>Mr Emanuel Arribat</b> ( <i>Attended via video communication</i> )	Expert to the Audit Committee Crédit Agricole Group

**The most important items on the agenda:**

- 1- Study and review the implemented resolutions and recommendations issued on the previous Audit Committee Meeting.
- 2- Study and review the financial statements of the Bank for the term ending on 31 March 2026.
- 3- Study and review the reports issued by the Bank's Audit Department concerning the audit assignments performed during the first quarter of 2026, in addition to:
  - (a) Following up what has been accomplished concerning the general audit plan for 2026;
  - (b) The Audit Department's assessment of the Bank's different branches and departments during the said year;

- (c) Present the most important recommendations by the Audit Department needed for following up and improving the Bank's Permanent Control environment and preserve the Bank's assets;
  - (d) Discuss the organisational structure and resources available to the Audit Department including data related to the employees, their experience, training level and qualifying them.
- 4- Present the reports prepared by Risk Department containing the report of the Permanent Control and Operation Risks, in addition to the reports by the Sustainability Dept. (ESG) and Head of Compliance for the term ending on 31 March 2026.
  - 5- Review the reports prepared by the General Counsel concerning the legal risks the Bank encounters.
  - 6- Discuss the opinion of the external auditors concerning the financial statements of the term ending on 31 March 2026.

**SUMMARY OF THE MOST IMPORTANT RESOLUTIONS**  
**BY THE AUDIT COMMITTEE:**

- 1- The Audit Committee reviewed and approved the financial statements for the first quarter of 2026 as supported by the external auditors.
- 2- The Audit Committee requested the Audit Department to present in the next meeting a report concerning the final updated status dealing with the follow up of the audit recommendations in order to improve the Bank's Permanent Control environment as well as periodic updates of the implementation of the CA Group's recommendations.