Summary of CAE Audit Committee's Discussions & Decisions of Meeting held on 26 October 2026

The Audit Committee Meeting was held on Monday, 26 October 2026, at 10:00 a.m.

The meeting was attended by:

Mr. Nadim Ghanem	Non-Executive Board Member – Audit Committee Chairman
Mr. Nicolas Tavernier	Non-Executive Board Member – Audit Committee Member

Invited Attendees:

Mr. Hesham Helmy	Head of Internal Audit (CAE)
Mr. Samer Masoud	Deputy Head of Internal Audit (CAE)
Mrs. Hala Ragab	General Counsel & Corporate Secretary (CAE)
Mr. Amr Fathy	Head of Compliance Dept. (CAE)
Mr. Mohamed El-Sawaf	Partner – (PWC)
Mr. Rashad Hosny	Partner – Mazars, Mostafa Shawky & Co.
Mr. Ravinarayanan Iyer	Chief Financial Officer "CFO" (CAE)
Mr. Franck Flament	Chief Risk Officer "CRO" (CAE)
Ms. Dina Waheeb	Deputy Chief Risk Officer (CAE)
Mr. Essam El-Sakhawy	Head of Operational Risk & Permanent Control Dept.
Mr. Emmanuel Arribat	Observer with Expertise – CASA *(Attended through Video Conference)*

The following are the key topics discussed:

1) Looking into the status of implementation of the decisions and recommendations of the previous meeting of the Audit Committee.

2) Reviewing the CAE's financial statements for the period ended 30 September 2026.

3) Reviewing the Internal Audit Dept.'s reports on the audit missions performed in the third quarter of the year 2026;

   Following up the executed part of the Audit Plan for 2026;

   Reviewing the Internal Audit Dept.'s assessment of the branches & departments during the third quarter of the year;

   Presenting the most important recommendations of the Internal Audit Dept. to monitor and enhance the internal control environment in the Bank and safeguard the Bank's assets; and

   Discussing the organizational chart of the Internal Audit Department and the data of the Internal Audit Department's staff, their levels of experience, training and qualification.

4) Presenting the reports submitted by the Risk Dept., including the Semi-Annual Internal Control Report (2026), a report from the Operational Risk & Permanent Control Dept. and ESG Sustainability reports submitted by the Sustainable Development Department at the Bank, as well as reports from the Head of Compliance, for the period ended 30 September 2026.

5) Reviewing the reports prepared by the General Counsel & Corporate Secretary (Head of Legal Dept.) regarding the legal risks facing the bank and the new laws issued during the period.

6) Discussing the External Auditors' opinion on the financial statements prepared for the period ended 30 September 2026.

Summary of Key Decisions taken by the Audit Committee:

1- The Audit Committee reviewed and endorsed the Q3-2026 financials along with the External Auditors' opinion.

2- The Audit Committee reviewed the achievement of the 2026 Audit Plan, including the planned and unplanned missions and the proposed amendments to the 2026 Audit Plan, and acknowledged them all as presented.

3- The Audit Committee approved the proposed 2027 Internal Audit Plan prepared in accordance with the risk-based approach.

4- The Audit Committee approved the updates to several operating procedures of the Internal Audit Department.

Nadim Ghanem
Chairman of Audit Committee
& Member of Board