



Mrs. Abdel Hamid is the Chairman of the Mortgage Finance Fund since September 2010, an affiliated entity to the Ministry of Investment mainly in charge of improving access to housing and finance to low income groups. Since 2016 she has also been appointed as the Executive Director of Social Housing Fund (SHF) affiliated of Ministry of Housing, Utilities and New Urban Communities. In August 2018 both funds were merged & she was appointed as the CEO of Social Housing & Mortgage Finance Fund (SHMFF).

She graduated from the American University in Cairo in 1993 and has several professional diplomas in global corporate banking, credit risk management and international housing finance from American Express Bank New York and Wharton Business School at the University of Pennsylvania. Ms. Abdel Hamid is a leading expert in corporate and mortgage lending with over 26 years of professional experience. Her latest positions include being Advisor to the Chairman of the Egyptian Mortgage Finance Authority, the regulator of the mortgage market. She also worked for the Crédit Lyonnais Bank – Egypt and for American Express Bank Limited – Egypt for more than 10 years as Head of Corporate Banking at the Head Office.

She is currently a Board member of SAIB bank, Since April 2019 and member of Risk committee.

Before joining SAIB, she was a Board member at Housing & Development Bank and member of Audit, Risk Corporate Governance committees since October 2013 till April 2019. She also served as the Vice Chairman of the Egyptian Liquidity Facility Egyptian Mortgage Refinance Company "EMRC", a company owned by the Central Bank of Egypt, Mortgage Finance Fund and 28 banks & mortgage Companies.

She was also member of audit & risk, HR and Executive committees of "EMRC". She has also been a board member of several companies including Taamir Company for securitization and October for Development & Real Estate Investment Company.

Mrs. Abdel Hamid is also a certified mortgage trainer by the US Mortgage Bankers Association "MBA", member of the Egyptian Mortgage Bankers Federation and Head of the advisory board to the Egyptian Financial Regulatory Authority "FRA" on mortgage lending.