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The contents of this document have been checked with or verified by:

*Uue*  
*Companies House*

Katie Kearns - Solicitor

Coventry, United Kingdom

## CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

Company Number **14554461**

The Registrar of Companies for England and Wales, hereby certifies  
that

**PENNSYLVANIA BRITISH INTERNATIONAL COLLEGE LTD**

is this day incorporated under the Companies Act 2006 as a private  
company, that the company is limited by shares, and the situation of its  
registered office is in England and Wales

Given at Companies House, Cardiff, on **22nd December 2022**



\*N14554461H\*



Companies House



THE OFFICIAL SEAL OF THE  
REGISTRAR OF COMPANIES

The above information was communicated by electronic means and authenticated

# APOSTILLE

(Convention de La Haye du 5 octobre 1961)

1. **Country:** United Kingdom of Great Britain and Northern Ireland  
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## This public document

Le présent acte public / El presente documento público

2. **Has been signed by**  
a été signé par Katie Kearns  
ha sido firmado por

3. **Acting in the capacity of**  
agissant en qualité de Solicitor  
quien actúa en calidad de

4. **Bears the seal / stamp of**  
est revêtu du sceau / timbre de Not Applicable  
y está revestido del sello / timbre de

## Certified

Attesté / Certificado

5. **at** London  
à / en

6. **the** 8 May 2024  
le / el día

7. **by** His Majesty's Principal Secretary of State for  
par / por Foreign, Commonwealth and Development Affairs

8. **Number** APO-NLZ0-L91X-ZC7G-N8UE  
sous no / bajo el numero

9. **Seal / stamp**  
Sceau / timbre  
Sello / timbre



10. **Signature** K. Yeung  
Signature  
Firma

167

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14 MAY 2024

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وزارة خارجية جمهورية مصر العربية

مكتب المصاحبات والخدمات للمواطنين

القصر الجمهوري بالجيزة

رقم التصديق ٢٠٢٤/١٩

نصدق على صحة الخاتم والتوقيع القوي للـ

دون ادنى مسؤولية فيما يخص مضمون وثائق الوثيقة

الرسم المقرر ع / الشؤون القنصلية للتصديقات

١٠ جنيه

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# Certificate

Pennsylvania British International College

IT IS HEREBY CERTIFY THAT

Mohamed Mosab Abdelmoneim Abdelraouf

Upon recommendation of the Pennsylvania British International College  
and in recognition of fulfillment of the prescribed requirements

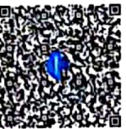
Professional Doctorate in Business Administration

With all its right and Privileges in the witness whereof the seal of the Pennsylvania British international College hereunto affixed

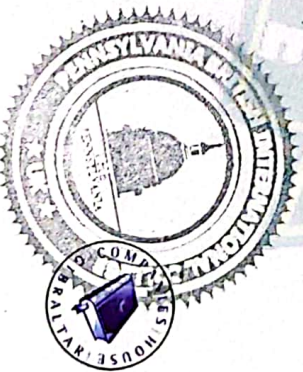
Crt - Code : UPN53-420213456---- Grade: Excellent

Issued on : April- 2024

This certificate has been given at his request to be submitted to those who are interested in it



Dean Office







# شهادة

كلية بنسلفانيا البريطانية الدولية

تشهد بأن

**محمد مصعب عبد المنعم عبد الرؤوف**

بناء على توصية من مجلس الكلية وإقراراً منها باستيفائه المتطلبات المقررة

الدكتوراه المهنية في إدارة الأعمال

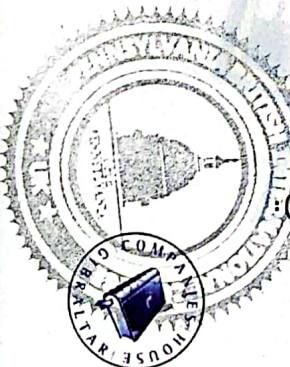
ومراعاة لكامل حقوق وامتيازات الشهادة، تم وضع ختم كلية بنسلفانيا البريطانية الدولية في هذه الوثيقة

رقم التسجيل: UPN53-420213456 -- التقدير: امتياز

صدرت بتاريخ: أبريل ٢٠٢٤

وقد أعطى هذه الشهادة بناء على طلبه لتقديمها إلى المهتمين بها

Dean Office







Name : Mohamed Mosab Abdelmonem Abdelraouf

Nationality: Egyptian

Student ID: UPN53-42021345

Graduation Date: April 2024

Program: Doctorate of Business Administration



N	Subject	The Ratio Quality	Grade
1	Commercial law	3.50	B
2	The economics of money & Banking	4.05	A
3	Cost accounting	4.08	A+
4	Team building & human relations	3.50	B
5	International business Administration	4.07	A
6	State & national accounting	3.50	B
7	Legislation	4.05	A
8	Development of Economic Thinking	4.08	A+

Evaluation Criteria for  
the Doctorate's Programs  
Study Duration = 4-2022 To 4-2024

Doctorate of Business Administration  
OFFICIAL TRANSCRIPT  
GPA = 92.0

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# The Research Presented Thesis Title

"The Moderating Effect of Cyber Risk on the Relationship Between Credit Risk and Banks Profitability: An empirical analysis on the Egyptian Banks"

## Summary Of The Study

There is a clear relationship between a speech disorder and low self-confidence. I used the descriptive analytical approach. It became clear from the study that speech disorders are among the common disorders among primary school students. Through a review of the literature that focused on speech disorders and self-confidence, many studies indicate the existence of a relationship. There are also studies that have noted This relationship, if it existed, would have been difficult to recognize in the appearance of the other Zainab Musalla points out that Silverman and Zenner concluded in their study that trauma has negative and adverse effects on self-confidence, and its negative impact also depends on the psychological and personal aspects. The research aims to study and test the impact of internal audit quality in reducing cyber risks with the aim of supporting financial stability in electronic banks. To achieve the research objective, a field study was conducted on a sample of internal audit officials, credit management officials, customer service management officials, information technology officials, Risk management in electronic banks registered in the Egyptian financial market. The study reached a set of theoretical and practical results, perhaps the most important of which is: The development occurring in cyber risks motivates financial organizations,

especially electronic banks, to continuously and intensively research towards taking preventive measures against those risks through regulations that make those procedures It is more clear to the boards of directors of those banks, which leads to

supporting financial stability in those banks  
In the end, the study recommended several recommendations, the most important of which were: working to intensify awareness among customers through audio-visual programs and educational seminars to raise the level of cybersecurity culture among

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Name : Mohamed Mosaab Abdelmoneim Abdelraouf  
ID NO. 29611150105232

Nationality: Egyptian  
ID Student: UPN53-420213456



### Degree Program: Doctorate of Business Administration

Congratulations, it is a pleasure for Penn International College to accept you as a student in the Business Administration Professional Doctorate.

We would like to welcome you to Pennsylvania British International College  
We thank you for choosing us to help you build your future

Discussion of a professional Doctorate thesis in Business Administration

### Business Administration Placement Exam

All Penn College International Program students are required to take a Business Administration proficiency test and the number of courses you will be required to take before or during regular academic study. Courses at Pennsylvania British International College Please see the competency standards in the field of communication, behavior modification, and communication. With regard to the field of Business Administration

### Guidance

### Orientation

The Office of International Affairs will provide a new student orientation (date TBD) to educate you about Penn International College. International Student Issues and Immigration Matters, Fall 2022, 2024  
Classes begin in 2022

### Immigration Information

The International Affairs Office will provide you with all data and information about the subjects to be studied, through your e-mail  
For questions, please contact

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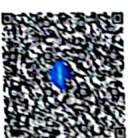
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# Certificate Graduation letter To whom it May concern

Based on the approval of Pennsylvania British international College  
and the approval of the college president in  
accordance with the powers delegated to him by  
the Council in accordance with Resolution No. (425)

We acknowledge granting  
the student Mr. Mohamed Mosaab Abdelmoneim Abdelraouf  
Doctorate of Business Administration with a grade of distinction with honors,  
with the approval of the research that  
was submitted by the student in

"Title: The Moderating Effect of Cyber Risk on the Relationship Between Credit  
Risk and Banks Profitability: An empirical analysis on the Egyptian Banks"

Crt - Code : UPN53-420213456







# Certificate

## Doctorate of Business Administration

Certificate that Mr. Mohamed Mosaab Abdelmoneim Abdelraouf

Registered in the Doctorate of Business Administration

Registration No.: UPN53-420213456 Under the su

pervision of Dr. Arthur Alexander

He accepted and submitted

a Doctorate's degree at the end of his studies

Graduation project entitled "The Moderating Effect of Cyber Risk on  
the Relationship Between Credit Risk and Banks Profitability: An empirical  
analysis on the Egyptian Banks"

Accepted by:

Major Professor: Jon Edoar

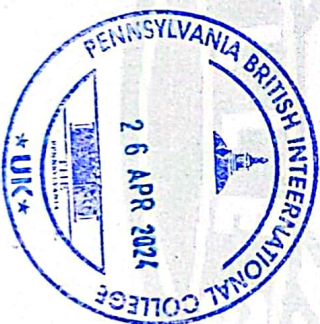
Committee Member - Meshel Jon

Committee Member, Tsherl Couto,

External Reader Mariam Samon



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# Certificate

We hereby certify that the Doctorate's degree.  
after completing his professional studies,  
It is an unfiled professional program.

Certified in the UK

Which measures the required skills?

For postgraduate studies

College reference number I have the British government.

number 14554461

Nature of business (SIC)

85320 - Technical and vocational secondary education

85421 - First-degree level higher education

85422 - Post-graduate level higher education

85600 - Educational support services



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