

1) Financial institutions are economic entities that hold assets and liabilities like other organizations, distinguished by having most of their assets in fixed assets rather than financial assets.



2) Financial institutions collect funds from savers and provide them to business owners in the form of financing and consumer loans, thereby helping to balance capital and ideas.



3) The primary services of financial institutions include payment services, which ensure systems for bill payments only, without offering withdrawal or deposit services.



4) The credit loans provided by financial institutions to individuals and companies serve as a means to increase community productivity by financing investment and construction projects.



5) Financial institutions provide savings services, though they do not increase interest rates on deposits even when the financial system requires additional funds.



6) Non-banking financial institutions offer financial intermediation services like loans and deposits, similar to banking institutions.



7) The role of financial institutions is to distinguish between those who have funds but lack investment ideas and those with ideas but lacking the necessary funds for implementation.



8) Non-banking financial institutions offer protection services against losses through insurance companies that collect premiums in return for various types of coverage.



9) Financial institutions do not contribute to providing the through credit and financing operations.



10) Banking financial institutions include only commercial banks and do not encompass any other types of financial institutions.



11) Financial institutions encourage individuals to save and deposit their money by raising deposit interest rates during times of additional funding needs.



\_\_ جامعة مدينة السادات \_\_

12) Funds collected by financial institutions from savers in the form of deposits are one of the primary sources for providing loans to investors.



13) Financial institutions play an important role in the economy by offering financing loans only, without providing any other consumer or investment services.



14) Non-banking financial institutions finance investments and recover their funds through monthly installments, generating significant financial returns.



15) Real estate financing institutions are a type of banking financial institution that offers savings and financing services in the form of deposits.



16) Commercial banks create money through financial operations that include accepting deposits and issuing loans.



17) Commercial banks are more vulnerable to risks compared to other financial institutions due to their reliance primarily on demand deposits.



18) Commercial banks are more exposed to risks than other financial institutions because they mainly depend on demand deposits.



19) Other intermediary financial institutions can create money in the same manner as commercial banks.



20) Commercial banks maintain high flexibility in repaying depositor claims, even if there is a short delay in payments.



21) Commercial banks are always obligated to provide sufficient liquidity to meet depositor demands, which increases their risk compared to other institutions.



22) The Financial Regulatory Authority contributes to supervising the banking sector alongside the central bank to ensure its stability and safety. False

23) The regulatory policies of the Central Bank of Egypt include monitoring banks' adherence to credit quality standards only, without monitoring anti-money laundering.



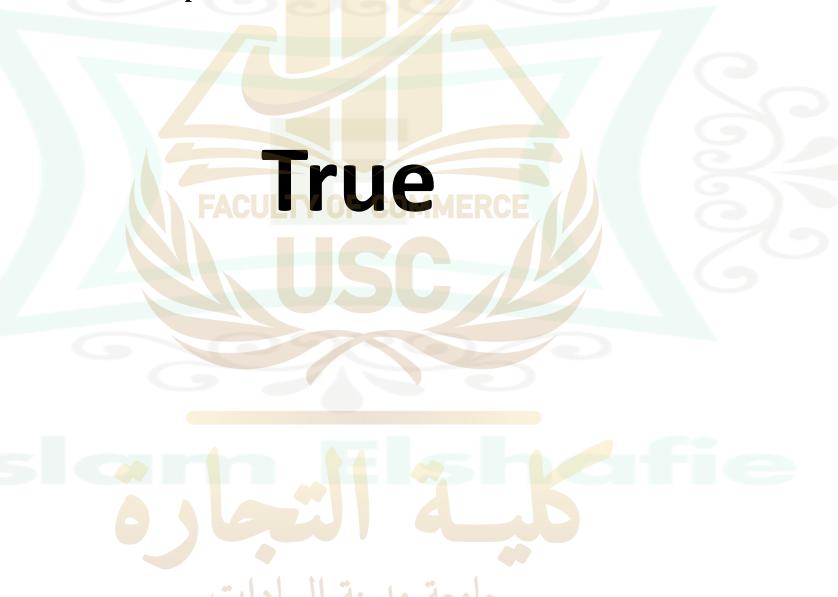
24) Fintech solely focuses on enhancing electronic payment processes and does not include other services like insurance or money transfers.



25) Government insurance includes all types of insurance managed by the government, including life insurance and corporate health insurance.



26) Investment funds are an essential tool for small inve<mark>stors, enabling t</mark>hem to enter the financial market by pooling their savings into a balanced investment portfolio.



27) One of the key factors contributing to the spread of fintech is the rapid growth in smartphone usage and the expansion of available online data.



28) Financial inclusion is one of the main benefits of fintech, as it facilitates access to financial services for millions of clients worldwide.



29) Fintech relies primarily on technical innovations that are exclusively employed to enhance international financial transfer services.



30) Fintech is limited to providing services for individuals only and does not impact large corporations or financial institutions.



31) Easy access to funding for fintech startups is a critical factor in the successful application of fintech across various countries.



32) The use of fintech in banks involves only online payment processes and does not include the use of virtual currencies.



33) E-commerce is unrelated to fintech and is not considered a factor contributing to the shift towards financial technology.



34) Information security risks are among the most significant challenges facing banks when adopting fintech, as the probability of sensitive customer data breaches increases.



35) One of the fundamental pillars for achieving fintech success is the availability of trained technical personnel who can efficiently implement and manage technological solutions.



