

# Controls Dashboard Report

Governance, Risk & Compliance Management

## Control Status Overview

| Index | Code  | Control Name   | Preparer | Checker  | Reviewer | Acceptance |
|-------|-------|--|----------|----------|----------|------------|
| 1     | C1603 | all credit program criteria are followed   | sent     | approved | sent     | approved   |
| 2     | C-901 | تحديد مستوى الدراسة  | N/A      | N/A      | N/A      | N/A        |
| 3     | C-111 | مراجعة وتجديد الموافقات الأكاديمية   | N/A      | N/A      | N/A      | N/A        |
| 4     | C0001 | ز الأصلي ومن يحل محله في حالة غيابه.<br>ل يخصص لعملية التداول يبين اسم الحاز<br>ضرورة وجود سج  | N/A      | N/A      | N/A      | pending    |
| 5     | C0002 | 3)Major Risk and Risk mitigates are identified.  | N/A      | N/A      | N/A      | pending    |
| 6     | C0003 | 3- Transaction posting is limited in 1 level being subject to close alert revision.  | N/A      | N/A      | N/A      | pending    |
| 7     | C0004 | • Develop, update and monitor unit Service Level Agreement established with stakeholders   | N/A      | N/A      | N/A      | pending    |
| 8     | C0005 | Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications   | N/A      | N/A      | N/A      | pending    |
| 9     | C0006 | يعاد انتهاء الرهون في السجل الخاص بها.<br>ون لتجديدها. 1. يقوم الموظف بتسجيل م<br>هريا لمعرفة مواعيد رفع الحظر علي الره<br>2. يقوم الموظف بمراجعة السجل ش  | N/A      | N/A      | N/A      | pending    |
| 10    | C0007 | 2-Counting and sorting are dually processed  | N/A      | N/A      | N/A      | pending    |
| 11    | C0008 | 6. Access to read-write on the excel sheet is granted only to team leader and unit head  | N/A      | N/A      | N/A      | pending    |
| 12    | C0009 | - Documents data are inputted by maker and reviewed by checker before signing the documentation register - Q&A; is backed up on Bank's server - Available manual documentation register by maker and checker | N/A      | N/A      | N/A      | pending    |

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| 13 | C0010 | 3- All job descriptions are reviewed annually and updated with HR  | N/A | N/A | N/A | pending |
| 14 | C0011 | 3. General Service head review the received report against the approval to ensure all the redeemed points were approved  | N/A | N/A | N/A | pending |
| 15 | C0012 | * Monthly proof of all issued and O/S certificates versus  | N/A | N/A | N/A | pending |
| 16 | C0013 | * Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept .and reconciled with Treasury on daily basis.  | N/A | N/A | N/A | pending |
| 17 | C0014 | *4 eyes principal is followed where every case would require at least a pre-screener & a credit officer to process a case to ensure all credit program criteria are followed.  | N/A | N/A | N/A | pending |
| 18 | C0015 | *All process/policies/Credit Programs are in place and approved .  | N/A | N/A | N/A | pending |
| 19 | C0016 | *As far we start to handle User admin side on registration on system CADC department are divided to two department ( reviewing & token custody ) and ( IB registration department ) to avoid conflict in implementation                                      | N/A | N/A | N/A | pending |
| 20 | C0017 | *Deferrals level of approvals should be reviewed by maker/checker  | N/A | N/A | N/A | pending |
| 21 | C0018 | *Dual custody of tokens kept under CADC custody. Inventory is place for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabi | N/A | N/A | N/A | pending |
| 22 | C0019 | *first department Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC.  | N/A | N/A | N/A | pending |
| 23 | C0020 | 1 -Exhibit are performed Monthly to control flow for the FCY White Manager Checks  | N/A | N/A | N/A | pending |
| 24 | C0021 | 1-Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 25 | C0022 | 2) Profit Calculation and repayment amount as well as tenor must be filled by CFOD   | N/A | N/A | N/A | pending |

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| 26 | C0023 | 2. Ensure that SLAs between concerned departments in place  | N/A | N/A | N/A | pending |
| 27 | C0024 | 3. Hold/release is done on maker/checker 4. confirming result   | N/A | N/A | N/A | pending |
| 28 | C0025 | 4) Limits on the size of the Program as well as any other appropriate parameters are identified.  | N/A | N/A | N/A | pending |
| 29 | C0026 | 4-Dual custody designations are updated in time & in place as per process.  | N/A | N/A | N/A | pending |
| 30 | C0027 | 5. Excel sheet in place which is updated upon placing/releasing hold  | N/A | N/A | N/A | pending |
| 31 | C0028 | 6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim not paid  | N/A | N/A | N/A | pending |
| 32 | C0029 | - All Received documents should be updated on Q&A; or CRM   | N/A | N/A | N/A | pending |
| 33 | C0030 | BO reports extracted on daily basis to ensure correctives for the data fed  | N/A | N/A | N/A | pending |
| 34 | C0031 | - CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.   | N/A | N/A | N/A | pending |
| 35 | C0032 | - CAD to check past due report and ensure reporting of nonaccrual clients to CBE.   | N/A | N/A | N/A | pending |
| 36 | C0033 | - Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards. | N/A | N/A | N/A | pending |
| 37 | C0034 | - Capacity plan should be prepared, taking into consideration annual leaves. - Ensure proper communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance standards. | N/A | N/A | N/A | pending |
| 38 | C0035 | check the conflict on the Random sample from daily entered cases to be sent to two different external agency if any .   | N/A | N/A | N/A | pending |

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| 39 | C0036 | Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are set in place and approved periodically as part of classified credit report (CCR) as per Credit policy to ensure proper monitoring. Pro | N/A | N/A | N/A | pending |
| 40 | C0037 | Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 41 | C0038 | Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 42 | C0039 | Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 43 | C0040 | Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 44 | C0041 | Clear designations are in place to segregate duties maintained within the unit   | N/A | N/A | N/A | pending |
| 45 | C0042 | Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance rules  | N/A | N/A | N/A | pending |
| 46 | C0043 | created BO report for rims with expired commercial register to identify the number of customers with expired CR to be sent on monthly basis to all concerned departments and CSU to extract it from Iscore   | N/A | N/A | N/A | pending |
| 47 | C0044 | - Credit files should be kept in fire proof room.  | N/A | N/A | N/A | pending |
| 48 | C0045 | Customer data are maintained on the system as per the application signed by the customer من يحل محله<br>ن اكتمالها وصحتها بمعرفة مدير الوحدة أو<br>لاء من واقع المستندات التي تم التأكد م<br>تسجيل البيانات الأساسية للعم                                      | N/A | N/A | N/A | pending |
| 49 | C0046 | Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically according to the issued cards & segregation dispatching done with maker /Checker concept ( customer address excluded from cards port   | N/A | N/A | N/A | pending |

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| 50 | C0047 | - Docs review & scanning performed by maker & checker on the shared folder while reviewing documents  | N/A | N/A | N/A | pending |
| 51 | C0048 | - Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.   | N/A | N/A | N/A | pending |
| 52 | C0049 | - Ensure that all processes in place and properly communicated.   | N/A | N/A | N/A | pending |
| 53 | C0050 | Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA  | N/A | N/A | N/A | pending |
| 54 | C0051 | - Ensure that All required data / facility mechanism are sent to OPS as per approved T.S  | N/A | N/A | N/A | pending |
| 55 | C0052 | - Ensure that OPs are calculating Installments , profit , commissions , fees  | N/A | N/A | N/A | pending |
| 56 | C0053 | - Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.  | N/A | N/A | N/A | pending |
| 57 | C0054 | GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled , Reconciliation is done by a designated staff independent of transaction processing. ,ICU & Finance monthly reviews the GLs reconciliation proofing | N/A | N/A | N/A | pending |
| 58 | C0055 | In case if any documents are missing or any information is not captured / wrongly captured, this will be communicated to RM   | N/A | N/A | N/A | pending |
| 59 | C0056 | - Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.   | N/A | N/A | N/A | pending |
| 60 | C0057 | - Job description should be in place for all staff members to ensure their awareness and accountability for their roles and responsibilities. - Segregation of duties is clearly documented and implemented to ensure indecency of functions.                 | N/A | N/A | N/A | pending |
| 61 | C0058 | Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | N/A | N/A | N/A | pending |
| 62 | C0059 | Matrix is reviewed by maker/checker at CADC   | N/A | N/A | N/A | pending |

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| 63 | C0060 | Monitor internal and external internet banking transactions   | N/A | N/A | N/A | pending |
| 64 | C0061 | Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads  | N/A | N/A | N/A | pending |
| 65 | C0062 | - Nostro limits for each bank should be reconciled on daily basis with treasury middle office sheet to ensure that exposure is within approved nostro limit.  | N/A | N/A | N/A | pending |
| 66 | C0063 | - Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movement of keys   | N/A | N/A | N/A | pending |
| 67 | C0064 | Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.   | N/A | N/A | N/A | pending |
| 68 | C0065 | Random Review before sending to booking   | N/A | N/A | N/A | pending |
| 69 | C0066 | Release should be as per the approval matrix stated in the Release Process.   | N/A | N/A | N/A | pending |
| 70 | C0067 | - Releases of credit files should be according to approved process  | N/A | N/A | N/A | pending |
| 71 | C0068 | - Report 5011 should be sent to CAD & finance to be presented to CBE  | N/A | N/A | N/A | pending |
| 72 | C0069 | Required investigation to be conducted on the suspicious cases .  | N/A | N/A | N/A | pending |
| 73 | C0070 | Reviewing BO reports on daily basis to monitor stopped checks for every segment   | N/A | N/A | N/A | pending |
| 74 | C0071 | Sample on daily credit for Fraud Negative Listed customers .  | N/A | N/A | N/A | pending |
| 75 | C0072 | Sudden visits on selected auto dealers should be conducted .  | N/A | N/A | N/A | pending |
| 76 | C0073 | System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Report have been designed to be sent on weekly basis from IT to CFOD till closing the issue. | N/A | N/A | N/A | pending |

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| 77 | C0074 | The other department handling Registration side to implement on the system ( System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker | N/A | N/A | N/A | pending |
| 78 | C0075 | التوقيع مطابق و توقيع المسئول المختص ايقة التوقيعات اينما وجدت باستيفاء خاتم التاكيد على مط   | N/A | N/A | N/A | pending |
| 79 | C0076 | تيفاء بيانات الطلب بشكل واضح ودقيق. وظيفين الآخرين على ضرورة الاهتمام باس التدريب والتوجيه المستمر للباحثين والم وصحيح من قبل المسئول عن المراجعة لمب قد تم استيفائها بشكل واضح ودقيق التاكيد من ان جميع بيانات الط   | N/A | N/A | N/A | pending |
| 80 | C0077 | منوحة للموظف تتناسب مع طبيعة عمله التاكيد من أن الصلاحيات الم   | N/A | N/A | N/A | pending |
| 81 | C0078 | بشأن تسلم وتداول المستندات المرقمة. تطبيق الاجراءات الصحيحة والمعتمدة   | N/A | N/A | N/A | pending |
| 82 | C0079 | تخص العمل بدون حفظ في نهاية كل يوم. المكتب والتأكد من عدم ترك أي متعلقات تطبيق سياسة نظافة  | N/A | N/A | N/A | pending |
| 83 | C0080 | ة إلا بعد الحصول على موافقة من الادارة. قار أنشطتهم في النطاق الجغرافي للوحد ماح للوحدات بقبول طلبات لعملاء لا يقع م عدم السد   | N/A | N/A | N/A | pending |
| 84 | C0081 | التسجيل ومراجعة البيانات بعد تسجيلها. الممنوحة لكل موظف فيما يتعلق بأعمال الفصل التام بين الاختصاصات والصلاحيات على مدير الوحدة التأكد من   | N/A | N/A | N/A | pending |
| 85 | C0082 | كات العملاء وتطبيق الاجراءات ذات الصلة. عمل الجرد الدوري على شي   | N/A | N/A | N/A | pending |
| 86 | C0083 | افقات اللازمة من إدارة التمويلات الصغيرة. مل الجديد للعميل بعد الحصول على المو يقع في نطاقها الجغرافي عنوان مقر الع اطة يتم نقل بيانات العميل للوحدة التي في حالة تغيير العميل لمقر نشد   | N/A | N/A | N/A | pending |
| 87 | C0084 | سداد العميل للمديونية بالوحدة القديمة. ت العميل للوحدة الجديدة يجب التأكد من في حالة نقل بيانا  | N/A | N/A | N/A | pending |
| 88 | C0085 | يل واحد في أي وحدة وفي نفس الوقت. لا يسمح النظام بفتح أكثر من حساب لعم  | N/A | N/A | N/A | pending |
| 89 | C0086 | يؤثر بشكل كبير على البيانات المدونة به. من خلوها من أي كشط أو تحوير أو تعديل مراجعة الإيصالات والتأكد   | N/A | N/A | N/A | pending |

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| 90  | C0087 | تها على المستندات المقدمة من العميل.<br>الآلي مع البيانات المسجلة يدويا ومطابق<br>ة البيانات المسجلة على نظام الحاسب<br>مراجـ  | N/A | N/A | N/A | pending |
| 91  | C0088 | بنفسه من خلال الاتصال التليفوني او الزيا<br>السداد يقوم مدير الوحدة بمتابعة العميل<br>مدير الوحدة - في حالة تأخر العميل عن<br>اعيدها من خلال النسخة المحفوظة طرف<br>بسداد الأقساط المستحقة عليهم في مو<br>عرفة مدير الوحدة والتأكد من قيام العملاء<br>مراجعة المتحصلات اليومية بمـ | N/A | N/A | N/A | pending |
| 92  | C0089 | المقدمة من العميل والتأكد من صلاحيتها<br>مراجعة المستندات  | N/A | N/A | N/A | pending |
| 93  | C0090 | لسجلات الأخرى في أماكن مناسبة وأمنه<br>فح ذو رقابة ثنائية مع حفظ المستندات وا<br>لمستندات المرقمة - ..الخ في شانون مص<br>نية والكفالة - أطرف المعاملات اليومية - ا<br>الهامة مثل: شيكات العملاء - عقود المديو<br>يتعين حفظ جميع المستندات  | N/A | N/A | N/A | pending |
| 94  | C0091 | الملكية ويتم استيفاء من الإدارة المالية<br>فاكثر بالإضافة الى الجزء الخاص بحقوق<br>يتم اظهار كل مساهم تبلغ نسبة 2.5 %<br>والمصرين ونسب المساهمة لكل منهما و<br>ر الاجنبى موضح به المساهمين الأجانب<br>يتم اعداد بيان الاستثما  | N/A | N/A | N/A | pending |
| 95  | C0092 | محددة ولايوجد اى ملاحظات من المركزى<br>زام باعداد بيانات المركزى في التوقيتات ال<br>يتم الالة  | N/A | N/A | N/A | pending |
| 96  | C0093 | عرفة الموظف المختص بمطابقة التوقعات<br>من مطابقة توقيع العميل على الطلب بمـ<br>All application are signature<br>verified by MF officer   | N/A | N/A | N/A | pending |
| 97  | C0094 | خلال مبدأ الفصل بين الإعداد والمراجعة.<br>المسجلة على نظام الحاسب الآلي من<br>Data. يتم تسجيل واعتماد جميع البيانات<br>maintenance on the system is done<br>on maker/checker basis as per<br>system requirements   | N/A | N/A | N/A | pending |
| 98  | C0095 | جازات وتسجيلها بالسجل المخصص لذلك<br>الحائز الأصلي والحائز الاحتياطي أثناء الا<br>اءات تسليم وتسلم الاختام والمفاتيح بين<br>يتم عمل إجر  | N/A | N/A | N/A | pending |
| 99  | C0096 | إنقضاء تاريخ صلاحيتها بشهر على الأقل،<br>يتم مراجعتها قبل  | N/A | N/A | N/A | pending |
| 100 | C0097 | يوم التحصيل او ثانى يوم عمل على الاكثر<br>جميع المتحصلات من العملاء فى نفس<br>يجب ان يتم توريد   | N/A | N/A | N/A | pending |
| 101 | C0098 | يلها و لا يلتمس اى عذر فى مخالفة ذلك<br>وقيع على جميع الايصالات التى قام بتحص<br>يجب ان يقوم الباحث بالتـ  | N/A | N/A | N/A | pending |



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| 102 | C0099 | لاحيات الممنوحة للموظفين كل ربع سنة<br>مراجعة المص   | N/A | N/A | N/A | pending |
| 103 | C0100 | Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release option at Managers leve only , also collateral coverage reviewed on amonthly basis through collateral report | N/A | N/A | N/A | pending |
| 104 | C0101 | Ensure department procedure is updated   | N/A | N/A | N/A | pending |
| 105 | C0102 | * Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per approved collateral conditions .  | N/A | N/A | N/A | pending |
| 106 | C0103 | * Limits under Wholesale stopped on system in case of Deviaition.  | N/A | N/A | N/A | pending |
| 107 | C0104 | * Shortfalls are escalated as per policy requirements.   | N/A | N/A | N/A | pending |
| 108 | C0105 | *All new instructions are communicated to the agents.  | N/A | N/A | N/A | pending |
| 109 | C0106 | *Deferrals should be reflected in monthly reports including due & upcoming deferrals.  | N/A | N/A | N/A | pending |
| 110 | C0107 | *On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the Quality team and The team leaders.  | N/A | N/A | N/A | pending |
| 111 | C0108 | *Ongoing awareness sessions are given to the agents.   | N/A | N/A | N/A | pending |
| 112 | C0109 | *Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitored through Corporate Ops to ensure closing this gap.  | N/A | N/A | N/A | pending |
| 113 | C0110 | *Review that monthly reconciliation with Finance is conducted to verify figures.   | N/A | N/A | N/A | pending |
| 114 | C0111 | • Existence of two types of authentication( Keys and Combination Password )  | N/A | N/A | N/A | pending |

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| 115 | C0112 | <ul style="list-style-type: none"> <li>• Prepare process identifying all required documentation to open non personal accounts based on the legal entity of the company applying all requirements defined by ID verification of the Egyptian Money Laundering Combating Regulations. processes/proces</li> </ul> | N/A | N/A | N/A | pending |
| 116 | C0113 | <ul style="list-style-type: none"> <li>•Dual Custody is applied on documents vault upon delegation of authority memo and Key movement is register</li> </ul>  | N/A | N/A | N/A | pending |
| 117 | C0114 | 1- changing the account status to inheritors. 1- حالة الحساب الى متوفى تغيير  | N/A | N/A | N/A | pending |
| 118 | C0115 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation   | N/A | N/A | N/A | pending |
| 119 | C0116 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 120 | C0117 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA  | N/A | N/A | N/A | pending |
| 121 | C0118 | 1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).   | N/A | N/A | N/A | pending |
| 122 | C0119 | 11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.   | N/A | N/A | N/A | pending |
| 123 | C0120 | 1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback  | N/A | N/A | N/A | pending |
| 124 | C0121 | 1-to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.   | N/A | N/A | N/A | pending |
| 125 | C0122 | 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA   | N/A | N/A | N/A | pending |
| 126 | C0123 | 2- Dual control on system and daily batch review  | N/A | N/A | N/A | pending |

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| 127 | C0124 | 2- Execution on cards system is under dual control with complete segregation in place between issuance, encoding & embossing  | N/A | N/A | N/A | pending |
| 128 | C0125 | 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | N/A | N/A | N/A | pending |
| 129 | C0126 | 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | N/A | N/A | N/A | pending |
| 130 | C0127 | 2- Maker/checker concept is applied manual through reports review   | N/A | N/A | N/A | pending |
| 131 | C0128 | 2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.   | N/A | N/A | N/A | pending |
| 132 | C0129 | 2) To ensure that all CCRs are conducted on time and if not extension is properly obtained  | N/A | N/A | N/A | pending |
| 133 | C0130 | 2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE on yearly basis.   | N/A | N/A | N/A | pending |
| 134 | C0131 | 2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and the date of processing the transaction on system.                       | N/A | N/A | N/A | pending |
| 135 | C0132 | 2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustments must be allowable under policy, FRR should be approved per policy. | N/A | N/A | N/A | pending |
| 136 | C0133 | 2. Monitoring document movement to/from stores thru sheet .   | N/A | N/A | N/A | pending |
| 137 | C0134 | 2. No invoice will be paid unless the asset is coded.   | N/A | N/A | N/A | pending |
| 138 | C0135 | 2. Processing the hotel invoices on a maker / checker basis.  | N/A | N/A | N/A | pending |
| 139 | C0136 | 2. Receiving report from the vendor on a quarterly basis to review the redeem points  | N/A | N/A | N/A | pending |
| 140 | C0137 | 2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.   | N/A | N/A | N/A | pending |
| 141 | C0138 | 2. Short list for the approved consultants - contractors - vendors.   | N/A | N/A | N/A | pending |

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| 142 | C0139 | 2. Unit head signature is required on the invoice.   | N/A | N/A | N/A | pending |
| 143 | C0140 | 2-Increasing the policy on daily basis from the vendor's side on the expense of bank.(if required)   | N/A | N/A | N/A | pending |
| 144 | C0141 | 2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head   | N/A | N/A | N/A | pending |
| 145 | C0142 | 3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.              | N/A | N/A | N/A | pending |
| 146 | C0143 | 3- Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.      | N/A | N/A | N/A | pending |
| 147 | C0144 | 3- Monitoring performance and applying penalties for breaches  | N/A | N/A | N/A | pending |
| 148 | C0145 | 3. Logging all the invoices in sheet for monitoring  | N/A | N/A | N/A | pending |
| 149 | C0146 | 3. Relationship review and returns, pricing and repayment schedule.  | N/A | N/A | N/A | pending |
| 150 | C0147 | 3. Review the register to ensure no duplicate.   | N/A | N/A | N/A | pending |
| 151 | C0148 | 3-Additional control point through retail risk monthly sample review   | N/A | N/A | N/A | pending |
| 152 | C0149 | 3-Branch to provide operation with claim required original documentation as per contract with takaful insurance company by maximum 15 days | N/A | N/A | N/A | pending |
| 153 | C0150 | 3-SLAs Between all stakeholders defining the timeline to discuss all the technical evalution.  | N/A | N/A | N/A | pending |
| 154 | C0151 | 4) Transactional documents must be archived by customer for reference and review and safekept under dual control in a fireproof cabinets   | N/A | N/A | N/A | pending |
| 155 | C0152 | 4. Collateral valuation.   | N/A | N/A | N/A | pending |
| 156 | C0153 | 4. Processing the invoices on original   | N/A | N/A | N/A | pending |
| 157 | C0154 | 4. Reconcile the fixed assets against the registry to ensure all the assets are in the list.   | N/A | N/A | N/A | pending |
| 158 | C0155 | 5) Risk reporting is done  | N/A | N/A | N/A | pending |
| 159 | C0156 | 5. Stress testing' discipline is in place for key environmental uncertainties.   | N/A | N/A | N/A | pending |

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| 160 | C0157 | 6) Specific documentation standards and variance are specified.   | N/A | N/A | N/A | pending |
| 161 | C0158 | 6. For public sector group, only where support is evidenced by way of the means & purpose test, confirm that the test has been completed and has been attached as part of the credit review package.  | N/A | N/A | N/A | pending |
| 162 | C0159 | 7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particularly term loans prior to disbursements (30, 60, or 90 day extensions approved), have been resolved and appropriate memos are on file. | N/A | N/A | N/A | pending |
| 163 | C0160 | Ensure salaries transferring for companies under STL Scheme Policy training is conducted by the policy managers to all credit initiation team/branches.   | N/A | N/A | N/A | pending |
| 164 | C0161 | Ensure that BCP in PlaceEnsure that Daily follow between both the branches & the vendors,within communication with Police authority to escort the said vehicles or rest them in the safe parks of the police stations till the coming morning.            | N/A | N/A | N/A | pending |
| 165 | C0162 | Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and reviewed from Market Head  | N/A | N/A | N/A | pending |
| 166 | C0163 | Premises department broadcast the project time frame,MEP,list of needs , assigned tasks to stakeholders at the start of each project with a regular following up notifications with each mile stone to make sure of the process progress                  | N/A | N/A | N/A | pending |
| 167 | C0164 | Returned Cards 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system   | N/A | N/A | N/A | pending |
| 168 | C0165 | Returned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed   | N/A | N/A | N/A | pending |
| 169 | C0166 | Returned Cards 6. Review shredding list against system (card status) by CB unit head and Quality unit   | N/A | N/A | N/A | pending |

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| 170 | C0167 | Returned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.  | N/A | N/A | N/A | pending |
| 171 | C0168 | TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO senior officer  | N/A | N/A | N/A | pending |
| 172 | C0169 | TMO head on daily basis review and ensure that all FX & MM deals executed on SunGard are reconciled with Phnx GLS by TMO senior officer  | N/A | N/A | N/A | pending |
| 173 | C0170 | Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on the results. All issues identified are tracked for remediation.    | N/A | N/A | N/A | pending |
| 174 | C0171 | ب تاريخها و اطلاع جميع العاملين عليها<br>حفظ التعليمات الدورية حسب   | N/A | N/A | N/A | pending |
| 175 | C0172 | * Valuations are submitted to docs unit by RM with lodging memo  | N/A | N/A | N/A | pending |
| 176 | C0173 | * Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date  | N/A | N/A | N/A | pending |
| 177 | C0174 | * All Received documents should be updated on Q &A;  | N/A | N/A | N/A | pending |
| 178 | C0175 | * An approved policy approved by the board or relevant board committee. * Monitoring the implementation of the plan on quarterly basis. * Quality assurance team verified the implementation of the plan.  | N/A | N/A | N/A | pending |
| 179 | C0176 | * Any variance in P&L; between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will continue throughout the month   | N/A | N/A | N/A | pending |
| 180 | C0177 | * BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis by AMC officers under advice to Branches in case of missing CUH documents or opened by mistake, and new RIM Class for inheritors Account | N/A | N/A | N/A | pending |

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| 181 | C0178 | * CFOD must ensure that proper approvals in place for availment transactions exceeding their delegated limits having CAD and business on board. As per policy section (2)                   | N/A | N/A | N/A | pending |
| 182 | C0179 | * CFOD to ensure proper approval level for availments as per approved policies prior processing.  | N/A | N/A | N/A | pending |
| 183 | C0180 | * Check that report is prepared Monthly.  | N/A | N/A | N/A | pending |
| 184 | C0181 | * Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal by Compliance.  | N/A | N/A | N/A | pending |
| 185 | C0182 | * Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.   | N/A | N/A | N/A | pending |
| 186 | C0183 | * Communicating CPs satisfaction letter to all participants in a timely manner.   | N/A | N/A | N/A | pending |
| 187 | C0184 | * Confirmation on receiving /deducting agency fees  | N/A | N/A | N/A | pending |
| 188 | C0185 | * Credit limits maintenance on Ethix is done by maker and checker .   | N/A | N/A | N/A | pending |
| 189 | C0186 | * Customers place their feedback in the app inbox managed by call center.   | N/A | N/A | N/A | pending |
| 190 | C0187 | * Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& ( Minor accounts per Branch ) and reviewed by AMC officer on a daily basis under advice to Branches  | N/A | N/A | N/A | pending |
| 191 | C0188 | * Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy which does not need customer signature to be adjusted from AMC. | N/A | N/A | N/A | pending |
| 192 | C0189 | * Docs are submitted with lodging memo  | N/A | N/A | N/A | pending |
| 193 | C0190 | * Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 194 | C0191 | * Ensure OD limits (for excesses) reduced to zero.  | N/A | N/A | N/A | pending |

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| 195 | C0192 | * Ensure that all processes in place and properly communicated. * Ensure properly approved & communicated SLA between concerned departments   | N/A | N/A | N/A | pending |
| 196 | C0193 | * Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participant banks  | N/A | N/A | N/A | pending |
| 197 | C0194 | * Ensure that T.S is circulated to OPS for proper calculation .   | N/A | N/A | N/A | pending |
| 198 | C0195 | * Ensure that T.S. is circulated to all concerned parties' internally   | N/A | N/A | N/A | pending |
| 199 | C0196 | * E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner  | N/A | N/A | N/A | pending |
| 200 | C0197 | * Existing BO report extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation confirmation report  | N/A | N/A | N/A | pending |
| 201 | C0198 | * Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.  | N/A | N/A | N/A | pending |
| 202 | C0199 | * Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquiries are performed by Maker/ Checker.  | N/A | N/A | N/A | pending |
| 203 | C0200 | * FX Sales Officer issue FX board rates on daily basis to branches and FX trader update the FX rate sheet on bank page on Reuters for CBE tracking and also frequently check changes in the market to adjust price movement                                   | N/A | N/A | N/A | pending |
| 204 | C0201 | * Highlight in case there is exposure reflected for any bank without an approved limit.   | N/A | N/A | N/A | pending |
| 205 | C0202 | * In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of monthly installment * MIS reported to branches network & Escalated to branches network head & | N/A | N/A | N/A | pending |



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| 206 | C0203 | * Legal drafting for syndication documents as per approved T.S.  | N/A | N/A | N/A | pending |
| 207 | C0204 | * Legal/risk/shariaa approvals should be obtained on all syndication documents   | N/A | N/A | N/A | pending |
| 208 | C0205 | * Limits on SunGard is done by maker and reviewed by checker.  | N/A | N/A | N/A | pending |
| 209 | C0206 | * limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify   | N/A | N/A | N/A | pending |
| 210 | C0207 | * Limits updated as per drawing power.   | N/A | N/A | N/A | pending |
| 211 | C0208 | * Market survey to be conducted every 6 months to scan the market and monitor new updates  | N/A | N/A | N/A | pending |
| 212 | C0209 | * New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better search accurate results * RIM To Account Relationship deployed on production to enable opening Separat | N/A | N/A | N/A | pending |
| 213 | C0210 | * Obtain legal & Risk & Shariaa approval on drafted documents  | N/A | N/A | N/A | pending |
| 214 | C0211 | * Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ threshold * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired | N/A | N/A | N/A | pending |
| 215 | C0212 | * Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on Documents check list.  | N/A | N/A | N/A | pending |
| 216 | C0213 | * Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker.   | N/A | N/A | N/A | pending |
| 217 | C0214 | * Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker  | N/A | N/A | N/A | pending |
| 218 | C0215 | * Received Docs reviewed by Maker/ Checker at Docs Unit  | N/A | N/A | N/A | pending |
| 219 | C0216 | *- Report prepared by maker and checker.   | N/A | N/A | N/A | pending |

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| 220 | C0217 | * Review signing powers & signing on behalf of the company is properly checked  | N/A | N/A | N/A | pending |
| 221 | C0218 | * Review valuation reports in line with policy & CBE guidelines   | N/A | N/A | N/A | pending |
| 222 | C0219 | * SLAs between concerned departments were approved and communicated to stakeholders   | N/A | N/A | N/A | pending |
| 223 | C0220 | * Swifts / emails sent to participant banks are reviewed Maker/ Checker   | N/A | N/A | N/A | pending |
| 224 | C0221 | * Swifts sent to participant banks are reviewed by Maker/ Checker   | N/A | N/A | N/A | pending |
| 225 | C0222 | * The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice Shari'a requirements.                                | N/A | N/A | N/A | pending |
| 226 | C0223 | * The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in bank Egypt to remove the contradiction between Shari'a and the applied and relevant laws.         | N/A | N/A | N/A | pending |
| 227 | C0224 | * Trading desk manage all FCY cash flow, accomodate for the CBE FCY Reserve Requirements and arrange for managing liquidity shortage or surplus according to future commitments.                                    | N/A | N/A | N/A | pending |
| 228 | C0225 | * Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set per trader  | N/A | N/A | N/A | pending |
| 229 | C0226 | * Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, Treasury is reponsible to cover such overdrawn balance through borrowing in the interbank market | N/A | N/A | N/A | pending |
| 230 | C0227 | * Tutorials of IB/MB usage is created on social media , going fwd we sugesst having digital embassdor in branches to eductae the customers.   | N/A | N/A | N/A | pending |
| 231 | C0228 | *All data/information are logged in the agent knowledge base.   | N/A | N/A | N/A | pending |
| 232 | C0229 | *All deals should be documented through mails,fax,or recorded landlines   | N/A | N/A | N/A | pending |

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| 233 | C0230 | *Any event of default should be communicated to all participant banks & should be escalated to bank Capital team / bank risk & business first for advising action prior sending to participant banks | N/A | N/A | N/A | pending |
| 234 | C0231 | *Approved obligors with collateralized facilities are reflected in collateral sheet.   | N/A | N/A | N/A | pending |
| 235 | C0232 | *Back office should review all deals to be matching with Reuters conversation on a daily basis before booking on PHOENIX ,Middle office must reviewed deals ,  | N/A | N/A | N/A | pending |
| 236 | C0233 | *CAD received updates from legal Dept. and update CBE network with any new legal action.   | N/A | N/A | N/A | pending |
| 237 | C0234 | *Capacity plan is prepared based on business requirements taking<br>*Measuring the service level to ensure meeting the department KPI's (Threshold 70%).   | N/A | N/A | N/A | pending |
| 238 | C0235 | *CBE monthly report is automated and data are automatically generated from system. There are some manual inputs in the report and a CR is prepared to automate the whole report.                     | N/A | N/A | N/A | pending |
| 239 | C0236 | *Check data reflected in Non portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.  | N/A | N/A | N/A | pending |
| 240 | C0237 | *Check data reflected in portfolio reports are matching with approved CAs & O/S reflected as per monthly reports.  | N/A | N/A | N/A | pending |
| 241 | C0238 | *Check that all performing names are approved as per CBE legal lending limit regulation.   | N/A | N/A | N/A | pending |
| 242 | C0239 | *Check that if there is any breach, system should be amended and exception approvals in place.   | N/A | N/A | N/A | pending |
| 243 | C0240 | *Checks availments under approved and valid limits.  | N/A | N/A | N/A | pending |
| 244 | C0241 | *Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .  | N/A | N/A | N/A | pending |
| 245 | C0242 | *combination and keys should be kept in safe have dual custody.  | N/A | N/A | N/A | pending |

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| 246 | C0243 | *committee that would be responsible for decision making and execution of contingency plans.  | N/A | N/A | N/A | pending |
| 247 | C0244 | *Crop Ops to provide CAD with route transaction to ensure proper level of approval obtained for availments as per policy.   | N/A | N/A | N/A | pending |
| 248 | C0245 | *Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous proceeded transactions.   | N/A | N/A | N/A | pending |
| 249 | C0246 | *Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearances feedback. *HR personnel and service manager reviews the clearance check lists and ensures obtai | N/A | N/A | N/A | pending |
| 250 | C0247 | *Ensure saving copy from approved CA is on common area.   | N/A | N/A | N/A | pending |
| 251 | C0248 | *Ensure that incremental approvals have been obtained.  | N/A | N/A | N/A | pending |
| 252 | C0249 | *Ensure that the received T.S. is the approved by participant banks.  | N/A | N/A | N/A | pending |
| 253 | C0250 | *FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking them on FX tracking sheet along with Sunguard.  | N/A | N/A | N/A | pending |
| 254 | C0251 | *HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is val  | N/A | N/A | N/A | pending |
| 255 | C0252 | *issuing Monthly report for Valuation related to Mort F/O bank showing the expiry due valuation and upcoming  | N/A | N/A | N/A | pending |
| 256 | C0253 | *Make sure to abide with clean desk Policy  | N/A | N/A | N/A | pending |
| 257 | C0254 | *Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding sources   | N/A | N/A | N/A | pending |

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| 258 | C0255 | *Release for any document should be signed by Maker & checker.;  | N/A | N/A | N/A | pending |
| 259 | C0256 | *Report generated daily to review all transactions   | N/A | N/A | N/A | pending |
| 260 | C0257 | *Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirement and covering any liquidity commitments.                         | N/A | N/A | N/A | pending |
| 261 | C0258 | *Sample is monitored to make sure activation/Blocking is done on time during the customer call.<br>*Immediate escalation in case of any problem in blocking.                 | N/A | N/A | N/A | pending |
| 262 | C0259 | *Shredding confidential data   | N/A | N/A | N/A | pending |
| 263 | C0260 | *Sign-off Reuters and Dealing System end of day  | N/A | N/A | N/A | pending |
| 264 | C0261 | *The staff accounts transactions are reviewed via maker checker basis<br>*AML system will shortly capture the staff transactions   | N/A | N/A | N/A | pending |
| 265 | C0262 | *Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit admin for circulation.                                   | N/A | N/A | N/A | pending |
| 266 | C0263 | *Traders may not deal outside their trading room unless operational procedures are in place.   | N/A | N/A | N/A | pending |
| 267 | C0264 | *Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned business units and adding them to dealer desk guide       | N/A | N/A | N/A | pending |
| 268 | C0265 | *Traders should close deals on recorded phones only  | N/A | N/A | N/A | pending |
| 269 | C0266 | *Treasurer's approval should be taken in such case and there must be at least two traders present . Late deals will be processed and included in all daily position reports. | N/A | N/A | N/A | pending |
| 270 | C0267 | *Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury  | N/A | N/A | N/A | pending |
| 271 | C0268 | *Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .  | N/A | N/A | N/A | pending |

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| 272 | C0269 | . 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | N/A | N/A | N/A | pending |
| 273 | C0270 | . 4- Maintenance report reflecting any change done on the customer profile on CMS is generated daily and reviewed by an independant senior Cards ops unit staff (supervisor)   | N/A | N/A | N/A | pending |
| 274 | C0271 | • Agency staff are trained on TCF principles and Collection process.   | N/A | N/A | N/A | pending |
| 275 | C0272 | • All Sent / Received e-mails to external collection agencies must be encrypted.   | N/A | N/A | N/A | pending |
| 276 | C0273 | • All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reconciliation and audit purpose. Any identified issues are escalated to collections head for appropriate action. | N/A | N/A | N/A | pending |
| 277 | C0274 | • BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side   | N/A | N/A | N/A | pending |
| 278 | C0275 | • Both TFO and TBO receives requests for TMU deposits from Branches.   | N/A | N/A | N/A | pending |
| 279 | C0276 | • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.   | N/A | N/A | N/A | pending |
| 280 | C0277 | • Certificate shall be signed by two authorized signatories (two signatories from operation side )   | N/A | N/A | N/A | pending |
| 281 | C0278 | • Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days .   | N/A | N/A | N/A | pending |
| 282 | C0279 | • Client Position reflecting blocked funds to be signed by Maker & Checker and to be attached to the copy of the certificate   | N/A | N/A | N/A | pending |
| 283 | C0280 | • Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved by HR.   | N/A | N/A | N/A | pending |
| 284 | C0281 | • Collections team to adhere to the call script.   | N/A | N/A | N/A | pending |

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| 285 | C0282 | <ul style="list-style-type: none"> <li>Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault &amp; Original keys held in Documentation vault locked by dual custody</li> </ul>  | N/A | N/A | N/A | pending |
| 286 | C0283 | <ul style="list-style-type: none"> <li>Conversation serials are printed on a daily basis by TBO officer and attached to our daily bundle and kept under dual custody after cheking by TBO supervisor.</li> </ul>  | N/A | N/A | N/A | pending |
| 287 | C0284 | <ul style="list-style-type: none"> <li>Each account granted facility &gt;100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to its regulation.</li> </ul>  | N/A | N/A | N/A | pending |
| 288 | C0285 | <ul style="list-style-type: none"> <li>Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.</li> </ul>   | N/A | N/A | N/A | pending |
| 289 | C0286 | <ul style="list-style-type: none"> <li>Each account written off should be reported " written off " to CBE according to its regulation.</li> </ul>   | N/A | N/A | N/A | pending |
| 290 | C0287 | <ul style="list-style-type: none"> <li>Ensure that all CBC accounts that hit 180 DPD are due to be written off.</li> <li>Ensure that all assets accounts that hit 36+ months are due to be written off.</li> </ul>  | N/A | N/A | N/A | pending |
| 291 | C0288 | <ul style="list-style-type: none"> <li>Ensure that all deceased accounts have been identified and raised to Ops team.</li> <li>Ensure that all required documents have been sent to Ops team.</li> <li>Ensure that insurance company settled all claims during the agreed period.</li> </ul>                  | N/A | N/A | N/A | pending |
| 292 | C0289 | <ul style="list-style-type: none"> <li>Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.</li> </ul>   | N/A | N/A | N/A | pending |
| 293 | C0290 | <ul style="list-style-type: none"> <li>Ensure that the tele-calling team prioritizes high-risk accounts.</li> </ul>   | N/A | N/A | N/A | pending |
| 294 | C0291 | <ul style="list-style-type: none"> <li>have a checklist which is already approved by the concerned departments reflecting the needed documents (which follow the country policy for legal documentation and compliance requirement )noting that before opening any new account maker and checker v</li> </ul> | N/A | N/A | N/A | pending |

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| 295 | C0292 | <ul style="list-style-type: none"> <li>• Head of Branch Logistics Distribution review and approve before circulation.</li> <li>• Final Version of Circulation is reviewed from all concerned parties prior sending.</li> </ul>   | N/A | N/A | N/A | pending |
| 296 | C0293 | <ul style="list-style-type: none"> <li>• Hold (No Debit) only placed on the account which missing files * no check book to be issued Updates on clean up progress are reported to BRCC on monthly basis</li> </ul>   | N/A | N/A | N/A | pending |
| 297 | C0294 | <ul style="list-style-type: none"> <li>• Job description are in place and certified for all staff.</li> </ul>  | N/A | N/A | N/A | pending |
| 298 | C0295 | <ul style="list-style-type: none"> <li>• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.</li> </ul>   | N/A | N/A | N/A | pending |
| 299 | C0296 | <ul style="list-style-type: none"> <li>• KB in place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management process</li> </ul>   | N/A | N/A | N/A | pending |
| 300 | C0297 | <ul style="list-style-type: none"> <li>• KYC data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the account</li> </ul>   | N/A | N/A | N/A | pending |
| 301 | C0298 | <ul style="list-style-type: none"> <li>• Make sure that copy of all issued certificates attached with blocked fund screen shot filled on Box file signed by Maker &amp; Checker &amp; reconcile certificate file with the certificate custody register</li> </ul>  | N/A | N/A | N/A | pending |
| 302 | C0299 | <ul style="list-style-type: none"> <li>• Maker/Checker concept is applied on this process.</li> </ul>  | N/A | N/A | N/A | pending |
| 303 | C0300 | <ul style="list-style-type: none"> <li>• Maker/Checker in preparing the collection agencies expenses ,Also an independent department ( MIS unit ) is reviewing the expense claims for the collection agencies</li> </ul>   | N/A | N/A | N/A | pending |
| 304 | C0301 | <ul style="list-style-type: none"> <li>• Monitor call recording system outages through samples conducted and state the exact time in which it occur by managers, ensure that all system features are working smoothly. Testing system achieved calls based on managers tickets raised to IT team.</li> </ul> | N/A | N/A | N/A | pending |
| 305 | C0302 | <ul style="list-style-type: none"> <li>• Monitoring and Follow up till tasks closure.</li> <li>• Escalation is prepared in case of any deviation.</li> </ul>   | N/A | N/A | N/A | pending |



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| 306 | C0303 | <ul style="list-style-type: none"> <li>• Monthly flows/targets for each and every bucket are reviewed in line with the actual performance against annual targets and any amendment if required is communicated to the collections team.</li> </ul>  | N/A | N/A | N/A | pending |
| 307 | C0304 | <ul style="list-style-type: none"> <li>• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.</li> </ul>  | N/A | N/A | N/A | pending |
| 308 | C0305 | <ul style="list-style-type: none"> <li>• Protected spreadsheet</li> </ul>   | N/A | N/A | N/A | pending |
| 309 | C0306 | <ul style="list-style-type: none"> <li>• Receipt books which are not yet delivered to the external agencies are kept in fire proof and on monthly basis an exercise is conducted to review and ensure that no one is lost.</li> </ul>   | N/A | N/A | N/A | pending |
| 310 | C0307 | <ul style="list-style-type: none"> <li>• Reconnect with a sample of customers that the collection agencies have dealt with. Any issue should be identified and reported to both the Collection Head and the Agency Owner.</li> </ul>  | N/A | N/A | N/A | pending |
| 311 | C0308 | <ul style="list-style-type: none"> <li>• Regional Branches Operations visit and monitor all branches as per yearly plan.</li> <li>• Maintain adequate operational control over branches functions.</li> <li>• Train branches operations staff during the visits or through roadshow.</li> </ul> | N/A | N/A | N/A | pending |
| 312 | C0309 | <ul style="list-style-type: none"> <li>• Review of bank certificates monthly by external auditor as per regulations in this regard amounts in hold , maker or checker and team leader and unit head</li> </ul>  | N/A | N/A | N/A | pending |
| 313 | C0310 | <ul style="list-style-type: none"> <li>• Review sample of BO reports manually.</li> <li>• Manually assessment of BO access and reports classification.</li> <li>• Maintaining access matrix for all BO Access and reports.</li> </ul>   | N/A | N/A | N/A | pending |
| 314 | C0311 | <ul style="list-style-type: none"> <li>• SunGard system provides a daily agenda for all pending deals, TBO officer pass all the pending deals to be reviewed by TBO supervisor.</li> </ul>  | N/A | N/A | N/A | pending |
| 315 | C0312 | <ul style="list-style-type: none"> <li>• Supervisor reviews the collector attitude while calling the customer , How can he/she deal with customer, Call efficiency, How can he/she solve any issue raised within the call.</li> </ul>   | N/A | N/A | N/A | pending |

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| 316 | C0313 | <ul style="list-style-type: none"> <li>• TBO ensures continuity of conversation serial number by the officer and reviewed by the supervisor.</li> </ul>  | N/A | N/A | N/A | pending |
| 317 | C0314 | <ul style="list-style-type: none"> <li>• TBO officer ensure that the conversation data is reflected correctly in the deal ticket and reviewed from TBO supervisor, In case of mismatching TBO supervisor informs TFO to amend.</li> </ul>  | N/A | N/A | N/A | pending |
| 318 | C0315 | <ul style="list-style-type: none"> <li>• TBO post requested deposits in PHX with the approved rates..</li> </ul>   | N/A | N/A | N/A | pending |
| 319 | C0316 | <ul style="list-style-type: none"> <li>• TFO provide rates which should be applied on TMU deposits to TBO.</li> </ul>  | N/A | N/A | N/A | pending |
| 320 | C0317 | <ul style="list-style-type: none"> <li>• the certificate register must be reviewed on daily basis and signed from maker and checker level</li> </ul>   | N/A | N/A | N/A | pending |
| 321 | C0318 | <ul style="list-style-type: none"> <li>• The full cleanup for Non personal accounts had been finalized by the team since March 2012 by checking all existing file which opened before centralization and update clean up sheet weekly and follow up is done with branches and with senior manage</li> </ul>  | N/A | N/A | N/A | pending |
| 322 | C0319 | <ul style="list-style-type: none"> <li>• The Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed performance.</li> </ul>   | N/A | N/A | N/A | pending |
| 323 | C0320 | <ul style="list-style-type: none"> <li>• The used receipt books should be sent to archiving unit. A memo is prepared for this purpose.</li> </ul>  | N/A | N/A | N/A | pending |
| 324 | C0321 | <ul style="list-style-type: none"> <li>• TMO on a daily basis reconile and ensure that all received TMU requests are posted correctly and matched with GLs balances.</li> </ul>  | N/A | N/A | N/A | pending |
| 325 | C0322 | <ul style="list-style-type: none"> <li>• Updated collections process manual where all process changes are being properly documented and approved by collections head .</li> </ul>  | N/A | N/A | N/A | pending |
| 326 | C0323 | <ul style="list-style-type: none"> <li>• Version Control: approved version of spreadsheets are used.</li> </ul>  | N/A | N/A | N/A | pending |
| 327 | C0324 | <ul style="list-style-type: none"> <li>• Weekly review of reconciliation/inte rface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report reconciliation. • Each delinquent account should be allocated to collector to ensure that all the deli</li> </ul> | N/A | N/A | N/A | pending |

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| 328 | C0325 | <ul style="list-style-type: none"> <li>• Ensure filling original documents in vault after being reviewed and registered , entry to the vault done by at least 2 authorized employees as per Vault memo</li> </ul>   | N/A | N/A | N/A | pending |
| 329 | C0326 | 1- Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault before files archiving. 2- Dual Custody in place for received files / modifications documents | N/A | N/A | N/A | pending |
| 330 | C0327 | 1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | N/A | N/A | N/A | pending |
| 331 | C0328 | 1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.   | N/A | N/A | N/A | pending |
| 332 | C0329 | 1- All checks are subject to the manual examination before processing with smooth corporation with other banks dealing with CBE Clearing session  | N/A | N/A | N/A | pending |
| 333 | C0330 | 1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place  | N/A | N/A | N/A | pending |
| 334 | C0331 | 1- All remittance requests are sent from approved sources (Branches / CSU / Finance / Syndications Teams) to EG_Remittances directly scanned copies via email.  | N/A | N/A | N/A | pending |
| 335 | C0332 | 1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis. 1- منفذ ومراجع صري / 50000 جم يتم تنفيذها من خلال مليات المالية التي تتعدى 25000 جنيه م جميع الع                      | N/A | N/A | N/A | pending |
| 336 | C0333 | 1- All transactions are processed as maker/checker as per checklist.  | N/A | N/A | N/A | pending |
| 337 | C0334 | 1- Approvals as per delegation matrix to be in place prior executing  | N/A | N/A | N/A | pending |
| 338 | C0335 | 1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.   | N/A | N/A | N/A | pending |
| 339 | C0336 | 1- Biannual exhibit are performed to ensure keeping checks in maturity properly in separate custody   | N/A | N/A | N/A | pending |

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| 340 | C0337 | 1- BO reports extracted on daily basis to ensure correctness for the data fed   | N/A | N/A | N/A | pending |
| 341 | C0338 | 1- BO reports extracted on daily basis to ensure correctness for the data fed 2- Manual register are controlled by trade bills supervisor upon sending  | N/A | N/A | N/A | pending |
| 342 | C0339 | 1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. 1- تأكد من فهم الفرع للإجراءات 1- مسئول عن طباعة أي إجراءات جديده لل يكون مدير الفرع   | N/A | N/A | N/A | pending |
| 343 | C0340 | 1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.   | N/A | N/A | N/A | pending |
| 344 | C0341 | 1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P; is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to s | N/A | N/A | N/A | pending |
| 345 | C0342 | 1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on Portal   | N/A | N/A | N/A | pending |
| 346 | C0343 | 1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indicators, Vintage MIS, Segments, Month-on-book performance by products and schemes are regularly tracked and reviewed. - All appropriate repo  | N/A | N/A | N/A | pending |
| 347 | C0344 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 348 | C0345 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 349 | C0346 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |

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| 350 | C0347 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 351 | C0348 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 352 | C0349 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 353 | C0350 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 354 | C0351 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 355 | C0352 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 356 | C0353 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 357 | C0354 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 358 | C0355 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 359 | C0356 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 360 | C0357 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |
| 361 | C0358 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation | N/A | N/A | N/A | pending |

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| 362 | C0359 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 363 | C0360 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 364 | C0361 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 365 | C0362 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 366 | C0363 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 367 | C0364 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | pending |
| 368 | C0365 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.  | N/A | N/A | N/A | pending |
| 369 | C0366 | 1- Clear updated designations are in place to segregate duties maintained within the unit and custody   | N/A | N/A | N/A | pending |
| 370 | C0367 | 1- COB plan in place. SLA with bank (H.O) to execute payments for bank with FCY.  | N/A | N/A | N/A | pending |
| 371 | C0368 | 1- Collection to notify branches & operations once informed by the deceased customers   | N/A | N/A | N/A | pending |
| 372 | C0369 | 1- Corporate Communication staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | N/A | N/A | N/A | pending |
| 373 | C0370 | 1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/bank Egypt board2 2- Detailed work procedures for every function performed in the department should be in place | N/A | N/A | N/A | pending |

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| 374 | C0371 | 1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program | N/A | N/A | N/A | pending |
| 375 | C0372 | 1- Customers names are reviewed against names & account number by branches & operations                        | N/A | N/A | N/A | pending |
| 376 | C0373 | 1- Customer's photo should be used for his own account.  | N/A | N/A | N/A | pending |
| 377 | C0374 | 1- Daily BO Reports (closed loan accounts) review on a daily basis   | N/A | N/A | N/A | pending |
| 378 | C0375 | 1- Daily monitoring to the tha ACH booking files received from EBC.  | N/A | N/A | N/A | pending |
| 379 | C0376 | 1- Data is extracted and received from the IT side on email / shared folder.                                   | N/A | N/A | N/A | pending |
| 380 | C0377 | 1- Data received from the Credit Admin side on email.  | N/A | N/A | N/A | pending |
| 381 | C0378 | 1- Data received from the Finance side on email.   | N/A | N/A | N/A | pending |
| 382 | C0379 | 1- Data received from the Operations (Corporate Finance Ops) side on email.                                    | N/A | N/A | N/A | pending |
| 383 | C0380 | 1- Dealing with credible accredited agencies to ensure high quality data                                       | N/A | N/A | N/A | pending |
| 384 | C0381 | 1- Designated dual custodians  | N/A | N/A | N/A | pending |
| 385 | C0382 | 1- Designations of dual custody in place for key registers and access to the main vault                        | N/A | N/A | N/A | pending |
| 386 | C0383 | 1- DSU are kept updated with their roles & responsibilities.   | N/A | N/A | N/A | pending |
| 387 | C0384 | 1- Dual custody in place for all booked assets documentation in the main vault                                 | N/A | N/A | N/A | pending |
| 388 | C0385 | 1- Dual custody in place for all issued cash back cards documentation in the main vault                        | N/A | N/A | N/A | pending |
| 389 | C0386 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 390 | C0387 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 391 | C0388 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 392 | C0389 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 393 | C0390 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |

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| 394 | C0391 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 395 | C0392 | 1- Ensure all procedures/Policies are updated and approved   | N/A | N/A | N/A | pending |
| 396 | C0393 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 397 | C0394 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 398 | C0395 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 399 | C0396 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 400 | C0397 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 401 | C0398 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 402 | C0399 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 403 | C0400 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 404 | C0401 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 405 | C0402 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |
| 406 | C0403 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA | N/A | N/A | N/A | pending |



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| 407 | C0404 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 408 | C0405 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 409 | C0406 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 410 | C0407 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 411 | C0408 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | pending |
| 412 | C0409 | 1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. 1. التوقيع على النظام. بعد مرور 10 ايام من فتح الحساب واضاف انعدام كارت التوقيع الثاني                    | N/A | N/A | N/A | pending |
| 413 | C0410 | 1- Ensure that all approvals have been approved according to the last updated delegation matrix & also check deviation authority if found .  | N/A | N/A | N/A | pending |
| 414 | C0411 | 1- Ensure that all functions are processed after maintaining proper approvals/memos  | N/A | N/A | N/A | pending |
| 415 | C0412 | 1- Ensure that all functions are processed after maintaining proper approvals/memos  | N/A | N/A | N/A | pending |
| 416 | C0413 | 1- Ensure that all functions are processed after maintaining proper approvals/memos  | N/A | N/A | N/A | pending |
| 417 | C0414 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process 3- SLA in place | N/A | N/A | N/A | pending |
| 418 | C0415 | 1- Ensure that all functions are processed after maintaining proper approvals/memos  | N/A | N/A | N/A | pending |

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| 419 | C0416 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA                   | N/A | N/A | N/A | pending |
| 420 | C0417 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr | N/A | N/A | N/A | pending |
| 421 | C0418 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr | N/A | N/A | N/A | pending |
| 422 | C0419 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr | N/A | N/A | N/A | pending |
| 423 | C0420 | 1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA 3 - Ensure all pr | N/A | N/A | N/A | pending |
| 424 | C0421 | 1- Ensure that all functions are processed after maintaining proper approvals/memos.  | N/A | N/A | N/A | pending |
| 425 | C0422 | 1- Ensure that all information is updated on knowledge base   | N/A | N/A | N/A | pending |
| 426 | C0423 | 1- Ensure that contract & SLA with the service provider are in place  | N/A | N/A | N/A | pending |
| 427 | C0424 | 1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the related parties.  | N/A | N/A | N/A | pending |

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| 428 | C0425 | 1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to: • Approve new facilities • Renew existing facilities • Approving transactions. .   | N/A | N/A | N/A | pending |
| 429 | C0426 | 1- Function is under dual control maker/checker review prior processing   | N/A | N/A | N/A | pending |
| 430 | C0427 | 1- Getting approval prior sending or receiving any batches.   | N/A | N/A | N/A | pending |
| 431 | C0428 | 1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.   | N/A | N/A | N/A | pending |
| 432 | C0429 | 1- GL reconciliation process are currently under enhancement in cooperation with ICU and will be implemented once IT provide us with the required report showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the requi | N/A | N/A | N/A | pending |
| 433 | C0430 | 1- GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled (GL accounts under the CFOD custody attached)   | N/A | N/A | N/A | pending |
| 434 | C0431 | 1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities.  | N/A | N/A | N/A | pending |
| 435 | C0432 | 1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities. 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions                                      | N/A | N/A | N/A | pending |
| 436 | C0433 | 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities   | N/A | N/A | N/A | pending |
| 437 | C0434 | 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.  | N/A | N/A | N/A | pending |

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| 438 | C0435 | 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. 2- segregation of duties is clearly do  | N/A | N/A | N/A | pending |
| 439 | C0436 | 1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the ALM system same as the balance sheet. 2- Based on the monthly reconciliation | N/A | N/A | N/A | pending |
| 440 | C0437 | 1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer. 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to conc  | N/A | N/A | N/A | pending |
| 441 | C0438 | 1- Monitoring and Follow up till closure.  | N/A | N/A | N/A | pending |
| 442 | C0439 | 1- Non Financial / financial maintenance on the accounts are being done on a maker / checker 1- ع لى حسابات العملاء من خلال منفذ ومراج الحركات المالية / الغير ماليه تتم ع   | N/A | N/A | N/A | pending |
| 443 | C0440 | 1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.   | N/A | N/A | N/A | pending |
| 444 | C0441 | 1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data from RM before performing ECR on the System  | N/A | N/A | N/A | pending |
| 445 | C0442 | 1- One of the department's staff to send the PDF file through the email for the printed checkbooks to the Mother Branches to be notified.  | N/A | N/A | N/A | pending |
| 446 | C0443 | 1- Only designated staff in Cards Ops unit have access to maintenance screen with full seggregation of duties in place   | N/A | N/A | N/A | pending |
| 447 | C0444 | 1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches. 1- ه شهرية لسجل الهدايا والمخزون بالفروع يقوم مدير العمليات ومدير الفرع بمراجعة   | N/A | N/A | N/A | pending |

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| 448 | C0445 | 1- Ops officer branch manager ensure having the hold mail under dual custody. 1. بالفرع تحت رقابه ثنائيه<br>من الفرع العمليات من الاحتفاظ المراسلات<br>يتأكد مدير   | N/A | N/A | N/A | pending |
| 449 | C0446 | 1- Ops staff are kept updated with their roles & responsibilities.  | N/A | N/A | N/A | pending |
| 450 | C0447 | 1- Ops staff are kept updated with their roles & responsibilities.  | N/A | N/A | N/A | pending |
| 451 | C0448 | 1- Ops staff are kept updated with their roles & responsibilities.  | N/A | N/A | N/A | pending |
| 452 | C0449 | 1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR | N/A | N/A | N/A | refused |
| 453 | C0450 | 1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with HR | N/A | N/A | N/A | refused |
| 454 | C0451 | 1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually             | N/A | N/A | N/A | refused |
| 455 | C0452 | 1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.   | N/A | N/A | N/A | refused |
| 456 | C0453 | 1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.   | N/A | N/A | N/A | refused |
| 457 | C0454 | 1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution   | N/A | N/A | N/A | refused |
| 458 | C0455 | 1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution   | N/A | N/A | N/A | refused |

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| 459 | C0456 | 1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data to be matched with Daltex report too  | N/A | N/A | N/A | refused |
| 460 | C0457 | 1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on bank portal.  | N/A | N/A | N/A | refused |
| 461 | C0458 | 1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA  | N/A | N/A | N/A | refused |
| 462 | C0459 | 1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD repo | N/A | N/A | N/A | refused |
| 463 | C0460 | 1- Regular skills and capabilities development sessions   | N/A | N/A | N/A | refused |
| 464 | C0461 | 1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Finance.  | N/A | N/A | N/A | refused |
| 465 | C0462 | 1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability and Sustainable Finance.  | N/A | N/A | N/A | refused |
| 466 | C0463 | 1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, bank Foundation and Sustainability Departments then a final review and consolidate and approval is done by Head of Sustainability and Sustainable Finance. | N/A | N/A | N/A | refused |
| 467 | C0464 | 1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.   | N/A | N/A | N/A | refused |
| 468 | C0465 | 1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.   | N/A | N/A | N/A | refused |
| 469 | C0466 | 1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.  | N/A | N/A | N/A | refused |

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| 470 | C0467 | 1- Review alerts generated by AML solution within the predefined time frame.  | N/A | N/A | N/A | refused |
| 471 | C0468 | 1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL<br>2- Daily reconcile CBE GL against total value of checks 3-Holding commission option for requir   | N/A | N/A | N/A | refused |
| 472 | C0469 | 1- Review insurance company compensation amount   | N/A | N/A | N/A | refused |
| 473 | C0470 | 1- Review received special approvals against approved delegation matrix prior processing  | N/A | N/A | N/A | refused |
| 474 | C0471 | 1- Staff are updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually  | N/A | N/A | N/A | refused |
| 475 | C0472 | 1- SWIFT messages received from correspondents are uploaded on finical systems to be processed through stp system   | N/A | N/A | N/A | refused |
| 476 | C0473 | 1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending against the set targets and benchmarks. The error rates are also monitored by each staff member and any trends/issues are actioned app | N/A | N/A | N/A | refused |
| 477 | C0474 | 1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior execution and file them in a separate file. 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are ba | N/A | N/A | N/A | refused |
| 478 | C0475 | 1- To save all the required documents on shared folder such as updated commercial register, BOD resoulution minutes of meetings, financial statements , قرار التأسيس , ...etc.  | N/A | N/A | N/A | refused |
| 479 | C0476 | 1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.  | N/A | N/A | N/A | refused |

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| 480 | C0477 | 1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.  | N/A | N/A | N/A | refused |
| 481 | C0478 | 1- Yearly plan sets.  | N/A | N/A | N/A | refused |
| 482 | C0479 | اقصى حماية ممكنة لاموال واروراق البنك<br>ور اكثر من محامى فى تلك الامور لضمان<br>ة حال تعذر توفير سيارة خاصة 3- يتم حض<br>المحامين الشخصية ووسيلة انتقال لائق<br>ود اموال سائلة 2- يتم استخدام سيارات<br>يتم استخدام سيارات البنك فى حالة وج<br>1-          | N/A | N/A | N/A | refused |
| 483 | C0480 | 1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA  | N/A | N/A | N/A | refused |
| 484 | C0481 | 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | refused |
| 485 | C0482 | 1- Ensure all procedures/Policies are updated and approved '2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 486 | C0483 | 1) annual trainings plan 2) new projects training   | N/A | N/A | N/A | refused |
| 487 | C0484 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 488 | C0485 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 489 | C0486 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |



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| 490 | C0487 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 491 | C0488 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 492 | C0489 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 493 | C0490 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 494 | C0491 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 495 | C0492 | 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. 2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller & CFO prior proc | N/A | N/A | N/A | refused |
| 496 | C0493 | 1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved in a fire proof room.   | N/A | N/A | N/A | refused |

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| 497 | C0494 | 1) Business Team to conduct regular visits to their customers.   | N/A | N/A | N/A | refused |
| 498 | C0495 | 1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.  | N/A | N/A | N/A | refused |
| 499 | C0496 | 1) Capacity plan should be prepared taking into consideration annual leaves.   | N/A | N/A | N/A | refused |
| 500 | C0497 | 1) COB Plan is reviewed and updated Annually with COB Team   | N/A | N/A | N/A | refused |
| 501 | C0498 | 1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific business.  | N/A | N/A | N/A | refused |
| 502 | C0499 | 1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options a | N/A | N/A | N/A | refused |
| 503 | C0500 | 1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the cause of the present problem; and to consider the options a | N/A | N/A | N/A | refused |
| 504 | C0501 | 1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on behalf of the company and bank delegated staff i.e. Corporate RM  | N/A | N/A | N/A | refused |
| 505 | C0502 | 1) In case of discrepancy registration stop till rectification 2) Execution on system is under dual control 3)Daily audit trail system review reports against customer request   | N/A | N/A | N/A | refused |
| 506 | C0503 | 1) JD is is place in HR and in case new JD is requested, it is updated and sent to them.   | N/A | N/A | N/A | refused |
| 507 | C0504 | 1) Make Sure that the Monthly required Dump files are provided from required departments.  | N/A | N/A | N/A | refused |

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| 508 | C0505 | 1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine the way out scenario and its implementation.                         | N/A | N/A | N/A | refused |
| 509 | C0506 | 1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses  | N/A | N/A | N/A | refused |
| 510 | C0507 | 1) Specify the calling requirements (ticket size, obligor status ...etc.).   | N/A | N/A | N/A | refused |
| 511 | C0508 | 1. Ensure obtaining the required approvals as per the DOA prior processing   | N/A | N/A | N/A | refused |
| 512 | C0509 | 1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.   | N/A | N/A | N/A | refused |
| 513 | C0510 | 1. All Shari'a Board Resolutions should be notified to concerned parties.  | N/A | N/A | N/A | refused |
| 514 | C0511 | 1. All the bank assets are coded.  | N/A | N/A | N/A | refused |
| 515 | C0512 | 1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing | N/A | N/A | N/A | refused |
| 516 | C0513 | 1. All the grievance cases will be submitted to EG-Tazalomat.  | N/A | N/A | N/A | refused |
| 517 | C0514 | 1. All vaults under dual custody as per the delegation matrix.   | N/A | N/A | N/A | refused |
| 518 | C0515 | 1. Any posting in the GLs to be approved by the head of corporate communication 2. Monthly proofing is sent to ICD with the GLs breakdown  | N/A | N/A | N/A | refused |
| 519 | C0516 | 1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misunderstanding from the clients.  | N/A | N/A | N/A | refused |

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| 520 | C0517 | 1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done on a maker / checker basis.   | N/A | N/A | N/A | refused |
| 521 | C0518 | 1. Any updates on customers detailes received from customers are reviewed and updated as per approved process   | N/A | N/A | N/A | refused |
| 522 | C0519 | 1. Approved deferral policy in place  | N/A | N/A | N/A | refused |
| 523 | C0520 | 1. Assigning a focal point in the department to handle invoices & petty cash.   | N/A | N/A | N/A | refused |
| 524 | C0521 | 1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.  | N/A | N/A | N/A | refused |
| 525 | C0522 | 1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the system.   | N/A | N/A | N/A | refused |
| 526 | C0523 | 1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. 3. Maker and checker process to limit such risk and no transaction is excu | N/A | N/A | N/A | refused |
| 527 | C0524 | 1. Case by case is being studied and handled based on the customer outstanding amounts.   | N/A | N/A | N/A | refused |
| 528 | C0525 | 1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist is being sent to dept staff to ensure applying all the regulations   | N/A | N/A | N/A | refused |
| 529 | C0526 | 1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist sent to dept. staff to ensure applying all the regulations   | N/A | N/A | N/A | refused |

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| 530 | C0527 | 1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having offici | N/A | N/A | N/A | refused |
| 531 | C0528 | 1. Circulate any contract to be approved from the committee.   | N/A | N/A | N/A | refused |
| 532 | C0529 | 1. Commitment letter is being signed by each eligibale employee prior starting the course.   | N/A | N/A | N/A | refused |
| 533 | C0530 | 1. Components Redundancy (i.e. Dual Power Controllers).  | N/A | N/A | N/A | refused |
| 534 | C0531 | 1. Conduct the review for the received inquires from 2 makers and 1 checker.   | N/A | N/A | N/A | refused |
| 535 | C0532 | 1. Conducting the proofing process by HR Risk and Governance as independent unit   | N/A | N/A | N/A | refused |
| 536 | C0533 | 1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination of the service provided.  | N/A | N/A | N/A | refused |
| 537 | C0534 | 1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.  | N/A | N/A | N/A | refused |
| 538 | C0535 | 1. CSR projects are reviewed by CSR committee for approval.  | N/A | N/A | N/A | refused |
| 539 | C0536 | 1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days.   | N/A | N/A | N/A | refused |
| 540 | C0537 | 1. Database is updated with the staff details from the hiring pack   | N/A | N/A | N/A | refused |
| 541 | C0538 | 1. Email is being communicated to the medical service provider for the newly added staff along with the resigned staff.  | N/A | N/A | N/A | refused |
| 542 | C0539 | 1. Ensure all front liners are properly trained on product features and selling process.   | N/A | N/A | N/A | refused |
| 543 | C0540 | 1. Ensure that all processes in place and properly communicated  | N/A | N/A | N/A | refused |

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| 544 | C0541 | 1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.  | N/A | N/A | N/A | refused |
| 545 | C0542 | 1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned departments  | N/A | N/A | N/A | refused |
| 546 | C0543 | 1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible 4. IT management   | N/A | N/A | N/A | refused |
| 547 | C0544 | 1. GLs are being prepared and sent to GL owner for approval. 2. GLs are being sent to ICD along with the GL breakdown  | N/A | N/A | N/A | refused |
| 548 | C0545 | 1. Having bank guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.  | N/A | N/A | N/A | refused |
| 549 | C0546 | 1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirement.  | N/A | N/A | N/A | refused |
| 550 | C0547 | 1. Having approvals for any product(s) related news, unit head approval, shariaa.  | N/A | N/A | N/A | refused |
| 551 | C0548 | 1. Hotels rates included in the invoices must comply with contract   | N/A | N/A | N/A | refused |
| 552 | C0549 | 1. Implement comprehensive risk management framework.  | N/A | N/A | N/A | refused |
| 553 | C0550 | 1. In case customer is granted more than one facility, validate prior approving any new facility request that the previously initiated Murabha is from the customer own fund to avoid revolving the fund. مراوحة لم تك التأكد في حالة منح العميل أكثر من ان ال | N/A | N/A | N/A | refused |
| 554 | C0551 | 1. Internal procedures in place defining the roles for all stakeholders.   | N/A | N/A | N/A | refused |
| 555 | C0552 | 1. Issuing the bank certificates on a maker checker basis and ensure applying the P&P; and CBE regulations.  | N/A | N/A | N/A | refused |
| 556 | C0553 | 1. Mift indemnity agreement is signed from the customer.   | N/A | N/A | N/A | refused |

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| 557 | C0554 | 1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.  | N/A | N/A | N/A | refused |
| 558 | C0555 | 1. Monitoring of administrative activities through native system and application logs.  | N/A | N/A | N/A | refused |
| 559 | C0556 | 1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff   | N/A | N/A | N/A | refused |
| 560 | C0557 | 1. Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;  | N/A | N/A | N/A | refused |
| 561 | C0558 | 1. No cases can be activated unless it is presented to and approved by settlement committee   | N/A | N/A | N/A | refused |
| 562 | C0559 | 1. Obtain People & Development head approval  | N/A | N/A | N/A | refused |
| 563 | C0560 | 1. Obtain the proper approval from Sharia prior dealing with all campaigns  | N/A | N/A | N/A | refused |
| 564 | C0561 | 1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis 1. وميا تاذ بالفرع والتأكد من المطابقة الصحيحة ي بمراجعة Trial 2 & Trial 3 حسابات الاسد يقوم مدير العمليات   | N/A | N/A | N/A | refused |
| 565 | C0562 | 1. Ops officer review the dormant accounts and ensure that the signature is not on the system. 1. ظام اكدة للتأكد من عدم ظهور التوقيع على الـ يراجع مدير العمليات الحسابات الـ  | N/A | N/A | N/A | refused |
| 566 | C0563 | 1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.  | N/A | N/A | N/A | refused |
| 567 | C0564 | 1. Perform monthly check over the projects milestones.  | N/A | N/A | N/A | refused |
| 568 | C0565 | 1. Pop up message is downloaded by the CADDC on all the clients that are handled by the CSU team tnotify that prior processing any transaction should be returned to CSU. 2. Workflo alert any duplicated transfers. • Account must be reviewed if transfer has | N/A | N/A | N/A | refused |
| 569 | C0566 | 1. Posting any vacant position on the portal  | N/A | N/A | N/A | refused |

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| 570 | C0567 | 1. Processing invoices are being done by maker / checker then approved by the unit head.   | N/A | N/A | N/A | refused |
| 571 | C0568 | 1. Quarterly review on Portfolio is properly conducted and raised to CRO.  | N/A | N/A | N/A | refused |
| 572 | C0569 | 1. Reconcile the received appraisals forms against each sector head counts   | N/A | N/A | N/A | refused |
| 573 | C0570 | 1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head   | N/A | N/A | N/A | refused |
| 574 | C0571 | 1. Register to log all the items in / out and being monitored thru the admin staff.  | N/A | N/A | N/A | refused |
| 575 | C0572 | 1. Review last PO numbers prior issuing new PO to ensure no duplication in PO serials.   | N/A | N/A | N/A | refused |
| 576 | C0573 | 1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6.  | N/A | N/A | N/A | refused |
| 577 | C0574 | 1. Review the invoices against the PO and get business owner confirmation prior payment.   | N/A | N/A | N/A | refused |
| 578 | C0575 | 1. Review the invoices against the requests and obtained approvals   | N/A | N/A | N/A | refused |
| 579 | C0576 | 1. Reviewing all contracts to ensure signing appropriate SLAs.   | N/A | N/A | N/A | refused |
| 580 | C0577 | 1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.   | N/A | N/A | N/A | refused |
| 581 | C0578 | 1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia department to be aligned on all sponsorship opportunities. 3. Sharia Head is a member of the CSR committee in order to ensure all app | N/A | N/A | N/A | refused |



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| 582 | C0579 | 1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality Assurance and Maintenance)   | N/A | N/A | N/A | refused |
| 583 | C0580 | 1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.   | N/A | N/A | N/A | refused |
| 584 | C0581 | 1. SPB / BM review the customer statement to ensure there is no returned chks for the customer prior issuing the checkbook<br>رتدة قبل الاصدار<br>اب العميل للتأكد من عدم وجود شيكات م<br>ة العملاء ومدير الفرع بمراجعة حركة حسد<br>يقوم مدير خدم               | N/A | N/A | N/A | refused |
| 585 | C0582 | 1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads   | N/A | N/A | N/A | refused |
| 586 | C0583 | 1. System prevents updating the ID# for the ex-employees in creating new joiners  | N/A | N/A | N/A | refused |
| 587 | C0584 | 1. The committees decisions are being communicated to the concerned in HR for implmentations  | N/A | N/A | N/A | refused |
| 588 | C0585 | 1. The internal Shari'a audit unit conducts the Shari'a audit according to risk risk-based plan. Shari'a audit started to prepare a Shari'a risk appraisal profile for each audited unit prior commencement of field work. Shari'a audit coordinates with the S | N/A | N/A | N/A | refused |
| 589 | C0586 | 1. The invoices are being processed thru maker / checker and approved from the unit head.   | N/A | N/A | N/A | refused |
| 590 | C0587 | 1. The Sharia department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the required level.  | N/A | N/A | N/A | refused |
| 591 | C0588 | 1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.   | N/A | N/A | N/A | refused |
| 592 | C0589 | 1. To ensure that financial statements were signed by CFO or delegated head before printing.  | N/A | N/A | N/A | refused |
| 593 | C0590 | 1. To liaise internally in order to check facts & figures as well as the accusation.  | N/A | N/A | N/A | refused |

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| 594 | C0591 | 1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts  | N/A | N/A | N/A | refused |
| 595 | C0592 | 1. Verifying the signitures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.   | N/A | N/A | N/A | refused |
| 596 | C0593 | 1. We have authorized bank spokesperson that received Media briefing before going to any interview.   | N/A | N/A | N/A | refused |
| 597 | C0594 | 1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirments and sent for approval  | N/A | N/A | N/A | refused |
| 598 | C0595 | 1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the product limit.  | N/A | N/A | N/A | refused |
| 599 | C0596 | 1.2 Review the existence of delegation matrix in place and approved by the related parties  | N/A | N/A | N/A | refused |
| 600 | C0597 | 1.3 Ensure existence of Products policy Manual  | N/A | N/A | N/A | refused |
| 601 | C0598 | 1.All new hires have to answer the relatives question in the application form and sign the relatives declaration  | N/A | N/A | N/A | refused |
| 602 | C0599 | 1.Assess bank Network architecture and application to identify the SPOF and limitation in license. 2. Monitoring for devices utilization and performance 3.Review the Backup and restoration testing for the critical Services                                | N/A | N/A | N/A | refused |
| 603 | C0600 | 1.Assess Technical limitation for bank assets(DB, HW, SW, Application...) 2. Information security perform security assessment for all bank assets. 3. Security assessment test before go-live for any project 4. Security approval for any production deploym | N/A | N/A | N/A | refused |
| 604 | C0601 | 1.Delegation of authorization in place for any tendering.   | N/A | N/A | N/A | refused |

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| 605 | C0602 | 1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, and to collect all I | N/A | N/A | N/A | refused |
| 606 | C0603 | 1.Obtaining the appropriate approvals prior granting any access to staff.   | N/A | N/A | N/A | refused |
| 607 | C0604 | 1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced bank ATMs - Based on the investigation result either to accept the refund or reject with related doucmnetaion proof presented                   | N/A | N/A | N/A | refused |
| 608 | C0605 | 10) Credit Admin responsible to ensure CAs are approved as required, based on Deviation and exposure level of approval prior to setting the limits on system.   | N/A | N/A | N/A | refused |
| 609 | C0606 | 10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.  | N/A | N/A | N/A | refused |
| 610 | C0607 | 11) Clean-up/Throughput Requirements is in place.   | N/A | N/A | N/A | refused |
| 611 | C0608 | 12) Scoring is done on full year financials; however, starting from midyear interim financials are required to be studied, and next year's financials are requested with a target date that freeze the line if not obtained                                     | N/A | N/A | N/A | refused |
| 612 | C0609 | 12. No signs of weakness that mandates classification.  | N/A | N/A | N/A | refused |
| 613 | C0610 | 13) Score sheet must be validated and secured in the CRM.   | N/A | N/A | N/A | refused |
| 614 | C0611 | 13. proper credit checking in place   | N/A | N/A | N/A | refused |
| 615 | C0612 | 14- Group facilities should be aggregated   | N/A | N/A | N/A | refused |
| 616 | C0613 | 1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.  | N/A | N/A | N/A | refused |

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| 617 | C0614 | 1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities licenses to his scope of work  | N/A | N/A | N/A | refused |
| 618 | C0615 | 1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without an approval from the Head.  | N/A | N/A | N/A | refused |
| 619 | C0616 | 1-All users requests form presented in accordance to maker/checker basis and normal approval cycle   | N/A | N/A | N/A | refused |
| 620 | C0617 | 1-All users requests forms presented in accordance to maker/checker basis and normal approval cycle  | N/A | N/A | N/A | refused |
| 621 | C0618 | 1-Approvals as per delegation matrix to be in place prior processing   | N/A | N/A | N/A | refused |
| 622 | C0619 | 1-Assigned reports are effectively reviewed on maker / checker level   | N/A | N/A | N/A | refused |
| 623 | C0620 | 1-Booking of a contract in two steps function a) Creating the contract as per Facility type and CA conditions i.e. tenor, profit rate, repayment schedule, required transactional documents, offset accounts, profit calculation methodology i.e. add on profi   | N/A | N/A | N/A | refused |
| 624 | C0621 | 1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand | N/A | N/A | N/A | refused |
| 625 | C0622 | 1-Cash is counted by the vendor in the delivering branch to add an external third control.   | N/A | N/A | N/A | refused |
| 626 | C0623 | 1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place   | N/A | N/A | N/A | refused |
| 627 | C0624 | 1-Checklist in place to consolidate all the received CBE circulars to ensure implementation  | N/A | N/A | N/A | refused |
| 628 | C0625 | 1-Daily pending cases report by aging.   | N/A | N/A | N/A | refused |

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| 629 | C0626 | 1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-screening team and CIU                    | N/A | N/A | N/A | refused |
| 630 | C0627 | 1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker point prior to releasing of credit approvals.                                      | N/A | N/A | N/A | refused |
| 631 | C0628 | 1-Download file received from FAWRY   | N/A | N/A | N/A | refused |
| 632 | C0629 | 1-Ensure that Job description in place & ensure that team members aware by P & P  | N/A | N/A | N/A | refused |
| 633 | C0630 | 1-Ensure keeping the batches in a fire proof cabinet under dual custody..   | N/A | N/A | N/A | refused |
| 634 | C0631 | 1-Evacuation plan tested successfully and BCP implemented successfully several times  | N/A | N/A | N/A | refused |
| 635 | C0632 | 1-Evacuation plan tested successfully and BCP implemented successfully several times  | N/A | N/A | N/A | refused |
| 636 | C0633 | 1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures. | N/A | N/A | N/A | refused |
| 637 | C0634 | 1-Exception reports (financial/non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violating the core banking system setup and/or approved procedures. | N/A | N/A | N/A | refused |
| 638 | C0635 | 1-HR to notify the department by all the resigned/ transferred staff.   | N/A | N/A | N/A | refused |
| 639 | C0636 | 1-Initial evaluation for the potential site and prepare report including all the technical issues.  | N/A | N/A | N/A | refused |
| 640 | C0637 | 1-Issued drafts must be signed by 2 authorized signers before deliver to the customers. 1. قبل تسليمه للعميل<br>صدار الشيك المصرفي بتوقيعين معتمدين   | N/A | N/A | N/A | refused |
| 641 | C0638 | 1-Monthly review for GL under cards operations unit head  | N/A | N/A | N/A | refused |

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| 642 | C0639 | 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.  | N/A | N/A | N/A | refused |
| 643 | C0640 | 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.  | N/A | N/A | N/A | refused |
| 644 | C0641 | 1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on bank portal 2- Any changes to the proc  | N/A | N/A | N/A | refused |
| 645 | C0642 | 1-review sample the register in weekly basis and check by dep. senior to ensure no violation.  | N/A | N/A | N/A | refused |
| 646 | C0643 | 1-Review the quarterly profile check report and evidence for action taken.   | N/A | N/A | N/A | refused |
| 647 | C0644 | 1-Set visit year plan for branches and MF units.   | N/A | N/A | N/A | refused |
| 648 | C0645 | 1-Signature for the designated employee should be obtained on daily Control sheet with total sum of numbers and amount 2-Adding a new process called COA Transit which control Receiving COA from all bank branches beside other Dept. too 3- More control, we                   | N/A | N/A | N/A | refused |
| 649 | C0646 | 1-Sudden snap checks to check the outstanding balances & business process run.   | N/A | N/A | N/A | refused |
| 650 | C0647 | فى صورة دفاع قانونى فى القضايا المتداو<br>لاس دوريا 3- يتم استخدام تلك الدعاوى<br>رسلة للقطاع والمتضمنه بيان بموقف الاف<br>i- يتم مراجعة استعلامات العملاء الم<br>و شركة الاستعلام الائتماني ( 2 ) score<br>رات المختصة من خلال وحدة الاستعلامات<br>1-يتم المتابعه عن طريق الادا | N/A | N/A | N/A | refused |
| 651 | C0648 | 2- Acquisition finance , Real estate , Brokerage Finance ,... ETC  | N/A | N/A | N/A | refused |
| 652 | C0649 | 2- segregation of duties is clearly documented and implemented to ensure indecency of functions  | N/A | N/A | N/A | refused |
| 653 | C0650 | 2- segregation of duties is clearly documented and implemented to ensure independency of functions.  | N/A | N/A | N/A | refused |
| 654 | C0651 | 2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures  | N/A | N/A | N/A | refused |

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| 655 | C0652 | 2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.  | N/A | N/A | N/A | refused |
| 656 | C0653 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 657 | C0654 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 658 | C0655 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 659 | C0656 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 660 | C0657 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 661 | C0658 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 662 | C0659 | 2- All functions are communicated by the agreed SLA   | N/A | N/A | N/A | refused |
| 663 | C0660 | 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA             | N/A | N/A | N/A | refused |
| 664 | C0661 | 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA             | N/A | N/A | N/A | refused |
| 665 | C0662 | 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA             | N/A | N/A | N/A | refused |
| 666 | C0663 | 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing an SLA.            | N/A | N/A | N/A | refused |
| 667 | C0664 | 2- Any changes to the procedures are dually approved and communicated to related stakeholders.  | N/A | N/A | N/A | refused |
| 668 | C0665 | 2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core banking system. | N/A | N/A | N/A | refused |

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| 669 | C0666 | 2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding the process. 2- أكد من قراءة وفهم الاجراءات 2- في جدول ويقوم موظفي الفرع بالتوقيع للتدبير مدير الفرع بتسجيل أي اجراءات جديده و يقوم   | N/A | N/A | N/A | refused |
| 670 | C0667 | 2- Branch sends the documents to Corporate Ops unit to review and approve after ensuring that the documents are in line with the approved fully   | N/A | N/A | N/A | refused |
| 671 | C0668 | 2- Branch visits/ Trainings to ensure proper Alerts handling.   | N/A | N/A | N/A | refused |
| 672 | C0669 | 2- Branches to notify collection & operations once informed by the deceased customers   | N/A | N/A | N/A | refused |
| 673 | C0670 | 2- Canceling the non used checks by the vendor in attendance of the department head.  | N/A | N/A | N/A | refused |
| 674 | C0671 | 2- CD is sent to the SLMF department with the updated authorized signatures to be uploaded quarterly or when needed on our bank's Portal to avoid any Fraud Cases.  | N/A | N/A | N/A | refused |
| 675 | C0672 | 2- Check and verify security matrix covers all functions and that access rights are in line with functional position of each unit member and evidence for action taken besides Profile access rights for each function should be well thought through and signe | N/A | N/A | N/A | refused |
| 676 | C0673 | 2- Checklist in place contains the report names with their frequency.   | N/A | N/A | N/A | refused |
| 677 | C0674 | 2- Checklist in place contains the report names with their frequency.   | N/A | N/A | N/A | refused |
| 678 | C0675 | 2- Checklist in place contains the report names with their frequency.   | N/A | N/A | N/A | refused |
| 679 | C0676 | 2- Checklist in place contains the report names with their frequency.   | N/A | N/A | N/A | refused |
| 680 | C0677 | 2- Checklist in place contains the report names with their frequency.   | N/A | N/A | N/A | refused |
| 681 | C0678 | 2- Clear workflow in place detailing all steps and actions requirements   | N/A | N/A | N/A | refused |
| 682 | C0679 | 2- Coaching the cash pool team to ensure clear understanding of written P & P & Memos.  | N/A | N/A | N/A | refused |



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| 683 | C0680 | 2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed (one person is assigned to distribute all transactions to users). | N/A | N/A | N/A | refused |
| 684 | C0681 | 2- Copy of BOD resolutions should be scanned and filled.  | N/A | N/A | N/A | refused |
| 685 | C0682 | 2- Customer's photo should have the customer's account number on the back of the photo.   | N/A | N/A | N/A | refused |
| 686 | C0683 | 2- Daily closure cases report.  | N/A | N/A | N/A | refused |
| 687 | C0684 | 2- Daily review for the access rights from Daily user activity report.  | N/A | N/A | N/A | refused |
| 688 | C0685 | 2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the delegated staff.                         | N/A | N/A | N/A | refused |
| 689 | C0686 | 2- Documentation is safe kept at fire proof vault   | N/A | N/A | N/A | refused |
| 690 | C0687 | 2- Dual control by reviewing the daily batches & reports  | N/A | N/A | N/A | refused |
| 691 | C0688 | 2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct)   | N/A | N/A | N/A | refused |
| 692 | C0689 | 2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the approved sources.   | N/A | N/A | N/A | refused |
| 693 | C0690 | 2- Ensure that no device is installed on the ATM 2- لمي ماكينة الصراف الألى التأكد من عدم تركيب إي جهاز ع   | N/A | N/A | N/A | refused |
| 694 | C0691 | 2- Ensure that proper approvals are obtained and in place prior to processing the reversal entries as per the approved delegation matrix  | N/A | N/A | N/A | refused |
| 695 | C0692 | 2- Ensure that the signatures are removed from the signature booklet & the I score system.  | N/A | N/A | N/A | refused |
| 696 | C0693 | 2- Escalation is prepared in case of any deviation.   | N/A | N/A | N/A | refused |
| 697 | C0694 | 2- Financial statements of bank subsidiaries should be sent to Fianace department   | N/A | N/A | N/A | refused |

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| 698 | C0695 | 2- Full review to ACH booking reports to ensure that all transactions received are posted correctly & EOD Balancing to ACH GL.  | N/A | N/A | N/A | refused |
| 699 | C0696 | 2- Hand off Email is being sent to archiving with all the sent files and they confirm back with receiving   | N/A | N/A | N/A | refused |
| 700 | C0697 | 2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash) 2- الاستاذ العام راجعة ارصدة الخزينة ومطابقتها مع ارصدة وم رئيس الخزينة في نهاية عمل اليوم بم يقف  | N/A | N/A | N/A | refused |
| 701 | C0698 | 2- ICUmonthly reviews the GLs reconciliation proofing   | N/A | N/A | N/A | refused |
| 702 | C0699 | 2- IFRS9 IT reports to be reviewed by CAD and TBO.  | N/A | N/A | N/A | refused |
| 703 | C0700 | 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | N/A | N/A | N/A | refused |
| 704 | C0701 | 2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.   | N/A | N/A | N/A | refused |
| 705 | C0702 | 2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed succusfully   | N/A | N/A | N/A | refused |
| 706 | C0703 | 2- Maker/checker is applied on the workflow of the process.   | N/A | N/A | N/A | refused |
| 707 | C0704 | 2- Ops officer & branch manager conduct a daily review on the branch current campaign 2- لات الفرع القائمة العمليات ومدير الفرع بمراجعته يوميه لحم يقوم مدير  | N/A | N/A | N/A | refused |
| 708 | C0705 | 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no outstanding amount more than 15 days. 2- يوجد مبالغ معلقه اكثر بصفه يوميه للتأكد من صحة المعاملات ولا مدير العمليات بمراجعته حساب الاستاذ | N/A | N/A | N/A | refused |
| 709 | C0706 | 2- Ops staff are kept updated with their roles & responsibilities.  | N/A | N/A | N/A | refused |
| 710 | C0707 | 2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team   | N/A | N/A | N/A | refused |
| 711 | C0708 | 2- Periodic site visits to assess service quality   | N/A | N/A | N/A | refused |

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| 712 | C0709 | 2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file<br>Direct Debit File Run Testing the extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prio     | N/A | N/A | N/A | refused |
| 713 | C0710 | 2- Quarterly physical count   | N/A | N/A | N/A | refused |
| 714 | C0711 | 2- Reconciliation is done by a designated staff independent (Finance -Proofing )of transaction processing   | N/A | N/A | N/A | refused |
| 715 | C0712 | 2- Registration on ECR is Controlled by maker & checker basis.  | N/A | N/A | N/A | refused |
| 716 | C0713 | 2- Review all accesses rights with the access matrix as per the delegation access Matrix).  | N/A | N/A | N/A | refused |
| 717 | C0714 | 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions   | N/A | N/A | N/A | refused |
| 718 | C0715 | 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions   | N/A | N/A | N/A | refused |
| 719 | C0716 | 2- Set succussion plan and program.   | N/A | N/A | N/A | refused |
| 720 | C0717 | 2- signature is deleted from the system. 2- تم الغاء التوقيع  | N/A | N/A | N/A | refused |
| 721 | C0718 | 2- Spot checks from the checks departments Employees to insure that all marks are available as per the bank requirements.   | N/A | N/A | N/A | refused |
| 722 | C0719 | 2- Swift DR Site also in place as a 2nd backup plan.  | N/A | N/A | N/A | refused |
| 723 | C0720 | 2- The applications are processed as per the agreed and documented TAT.   | N/A | N/A | N/A | refused |
| 724 | C0721 | 2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the accounts and prove the follow-up result on the dormant account report. 2- على الحضور لتنشيط<br>مخاطبة عملاء الحسابات الراكدة لحثهم<br>يتأكد مدير الفرع من | N/A | N/A | N/A | refused |
| 725 | C0722 | 2- The custodian signed on the registers. 2- يحفظ العهدة في السجلات<br>توقيع المفوضين   | N/A | N/A | N/A | refused |

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| 726 | C0723 | 2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Branch Manager at the branch level and ICD operation HUB at the HO level 2- طه ليومي للعمليات المالية و الغير ماليه بواس يتم مراجعة التقرير ا | N/A | N/A | N/A | refused |
| 727 | C0724 | 2- Update the signature card register with the received signature cards from customer service. 2. دمه العملاء سجل التوقيعات بالكروت المستلمة من > تحديث   | N/A | N/A | N/A | refused |
| 728 | C0725 | 2- Validate settlement amount against the compensation amount   | N/A | N/A | N/A | refused |
| 729 | C0726 | 2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.   | N/A | N/A | N/A | refused |
| 730 | C0727 | 2) Any withdrawal or return of file is monitored through a log managed by CAD team.   | N/A | N/A | N/A | refused |
| 731 | C0728 | 2) Contact the department responsible of provided the dump file, to make sure the dump file is provided.  | N/A | N/A | N/A | refused |
| 732 | C0729 | 2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.  | N/A | N/A | N/A | refused |
| 733 | C0730 | 2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards.  | N/A | N/A | N/A | refused |
| 734 | C0731 | 2) if any noted transaction, the checker will reverse the transaction before submission to the traffic  | N/A | N/A | N/A | refused |
| 735 | C0732 | 2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all parties including business formally during the monthly high risk review committee  | N/A | N/A | N/A | refused |
| 736 | C0733 | 2) Pre-Screening & Customer Selection Criteria.   | N/A | N/A | N/A | refused |
| 737 | C0734 | 2) Provide calling Activity reports for their Calls.  | N/A | N/A | N/A | refused |

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| 738 | C0735 | 2) Throughput conditions are monitored by early warning officer on monthly basis.  | N/A | N/A | N/A | refused |
| 739 | C0736 | 2) Throughput conditions are monitored by early warning officer on monthly basis.  | N/A | N/A | N/A | refused |
| 740 | C0737 | 2) Track and update Business, Underwriting and EW calls.   | N/A | N/A | N/A | refused |
| 741 | C0738 | 2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.  | N/A | N/A | N/A | refused |
| 742 | C0739 | 2. Account maintenance are being done on a maker / checker basis   | N/A | N/A | N/A | refused |
| 743 | C0740 | 2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.  | N/A | N/A | N/A | refused |
| 744 | C0741 | 2. bank Cards disputes : - Receive bank clients disputes . - Investigate with the service provider (MC/EBC) - Based on the investigation result either to be accept and refunded or rejected and debiting clients with the fees      | N/A | N/A | N/A | refused |
| 745 | C0742 | 2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • لمغادره الفرع مؤقت اثناء ساعات العمل او بشكل نهائي هذه الكمبيوتر قبل مغادره المكاتب بشكل اغلاق اذ      | N/A | N/A | N/A | refused |
| 746 | C0743 | 2. All the required docs are attached with the invoice along with the PO (original if received from vendor)  | N/A | N/A | N/A | refused |
| 747 | C0744 | 2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases  | N/A | N/A | N/A | refused |
| 748 | C0745 | 2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approvals   | N/A | N/A | N/A | refused |
| 749 | C0746 | 2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. ادارة المراجعة الداخلية لتأكد من صحة المطابقة قبل الارسال الى يقوم مدير الفرع با | N/A | N/A | N/A | refused |

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| 750 | C0747 | 2. Capacity plan prepared and approved annually  | N/A | N/A | N/A | refused |
| 751 | C0748 | 2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indementy.   | N/A | N/A | N/A | refused |
| 752 | C0749 | 2. Components Clustering (i.e. Dual Servers).  | N/A | N/A | N/A | refused |
| 753 | C0750 | 2. Confirmations are being sent to the related committee secretary for implementation  | N/A | N/A | N/A | refused |
| 754 | C0751 | 2. Coordination with all stakeholders in designing the branch with the approved guidelines   | N/A | N/A | N/A | refused |
| 755 | C0752 | 2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.  | N/A | N/A | N/A | refused |
| 756 | C0753 | 2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request 2. يل على اصدار دفتر الشيكات موافقه مدير الفرع / او مدير العمليات كبد التأكد من        | N/A | N/A | N/A | refused |
| 757 | C0754 | 2. Ensure rectifying all comments which were raised by the committee   | N/A | N/A | N/A | refused |
| 758 | C0755 | 2. Ensure that any breaches in portfolio CAPs is reviewed and documented   | N/A | N/A | N/A | refused |
| 759 | C0756 | 2. Ensure that there is an ORR and FRR, and that ORR follows the correct module as per Risk Rating section for all new obligors and that Risk Ratings are reviewed whenever there is a material event. | N/A | N/A | N/A | refused |
| 760 | C0757 | 2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.   | N/A | N/A | N/A | refused |
| 761 | C0758 | 2. Escalation to be done for the delay in receiving the forms  | N/A | N/A | N/A | refused |
| 762 | C0759 | 2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.  | N/A | N/A | N/A | refused |
| 763 | C0760 | 2. Highlight delayed items throught the project time schedule.   | N/A | N/A | N/A | refused |

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| 764 | C0761 | 2. HR Lead ensure posting the vacancy on the portal prior external hiring and there is no qualified candidates were applied   | N/A   | N/A     | N/A     | refused  |
| 765 | C0762 | 2. if having ex-employee case, obtain the required approvals  | N/A   | N/A     | N/A     | refused  |
| 766 | C0763 | 2. Include penalties when possible to compensate vendor delays or poor quality.   | N/A   | N/A     | N/A     | refused  |
| 767 | C0764 | 2. Issuing the PO based on the unit head approval   | N/A   | N/A     | N/A     | refused  |
| 768 | C0765 | 2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register on serial.  | sent  | N/A     | N/A     | approved |
| 769 | C0766 | 2. Key register is in place to monitor the keys movement.   | sent  | N/A     | N/A     | approved |
| 770 | C0767 | 2. Kick off meeting is held in the begining of each project to define the timeline for all stakeholders.  | N/A   | N/A     | N/A     | refused  |
| 771 | C0768 | 2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally.  | sent  | N/A     | N/A     | approved |
| 772 | C0769 | 2. Matching the confirmation emails with the requests sent through the system from the branches side.   | N/A   | N/A     | N/A     | refused  |
| 773 | C0770 | 2. Memo with the recovery plan is prepared and approved.  | sent  | N/A     | N/A     | approved |
| 774 | C0771 | 2. Monthly check to the database for the probation period date and contract renewal date  | N/A   | N/A     | N/A     | refused  |
| 775 | C0772 | 2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching any new campaign / product   | draft | pending | pending | pending  |
| 776 | C0773 | 2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. 2. سجل لدى البنك شهر ثم ارسالها للعميل على العنوان الم مديرو الفرع من الاحتفاظ بالمراسلات لمدة يتأكد مدير العمليات و | N/A   | N/A     | N/A     | refused  |
| 777 | C0774 | 2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.  | N/A   | N/A     | N/A     | refused  |

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| 778 | C0775 | 2. Periodic review of online product catalogue to ensure all info are up to date.  | N/A | N/A | N/A | refused |
| 779 | C0776 | 2. Preapproved budget for any exceptional project was not included in the yearly budget  | N/A | N/A | N/A | refused |
| 780 | C0777 | 2. Print the email and to be signed by the staff members who verified the checking   | N/A | N/A | N/A | refused |
| 781 | C0778 | 2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents   | N/A | N/A | N/A | refused |
| 782 | C0779 | 2. Quarter review to the granted access to HR staff  | N/A | N/A | N/A | refused |
| 783 | C0780 | 2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any.   | N/A | N/A | N/A | refused |
| 784 | C0781 | 2. Recording all interviews in case of telephonic interviews   | N/A | N/A | N/A | refused |
| 785 | C0782 | 2. Reference check is made from HR Risk & Governance   | N/A | N/A | N/A | refused |
| 786 | C0783 | 2. Returned checks fees is deducted from the customer account subject to balance sufficiency. • سماح الرصيد<br>رفض الشيك من حساب العميل في حالة<br>لمى نظام الحاسب الآلي لخصم مصروفات<br>الدخول ع                              | N/A | N/A | N/A | refused |
| 787 | C0784 | 2. Review all invoices as per the approved price list and quotations.  | N/A | N/A | N/A | refused |
| 788 | C0785 | 2. Review all SLAs every year with all stakeholders.   | N/A | N/A | N/A | refused |
| 789 | C0786 | 2. Review the branch security register to ensure the branch security check the ATM after the working hours 2. كيب إي اجهزة احتيال<br>رع قام بفحص الماكينة للتأكد من عدم تر<br>دفتر احوال الفرع للتأكد من ان حارس الف<br>مراجعة | N/A | N/A | N/A | refused |
| 790 | C0787 | 2. Reviewing mockup by financial Department before publishing and letting them sign it.  | N/A | N/A | N/A | refused |



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| 791 | C0788 | 2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the reconciliation Vs previous inventory checks and logs done by a Unit Supervisor/manager or Head. | N/A | N/A | N/A | refused |
| 792 | C0789 | 2. Sending the proofing results to Finance for verification and communicate to HR for any discrepancy  | N/A | N/A | N/A | refused |
| 793 | C0790 | 2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.  | N/A | N/A | N/A | refused |
| 794 | C0791 | 2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and they were approved and signed based on the delegation matrix.                          | N/A | N/A | N/A | refused |
| 795 | C0792 | 2. The proposal is being approved from the segment head ( above 100k) then head of marketing and head of consumer banking  | N/A | N/A | N/A | refused |
| 796 | C0793 | 2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia audit plan.  | N/A | N/A | N/A | refused |
| 797 | C0794 | 2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.  | N/A | N/A | N/A | refused |
| 798 | C0795 | 2. TNA plan is being prepared by Training team for implementation.   | N/A | N/A | N/A | refused |
| 799 | C0796 | 2. To prepare a response in alignment with top management.   | N/A | N/A | N/A | refused |
| 800 | C0797 | 2. Turnover ratios monitored by department and reported to senior management   | N/A | N/A | N/A | refused |
| 801 | C0798 | 2. Unit head approval is required for any internal communication.  | N/A | N/A | N/A | refused |
| 802 | C0799 | 2. Unit head signature is required on the invoice.   | N/A | N/A | N/A | refused |
| 803 | C0800 | 2. We create internal awareness communication messages directed to staff regarding who the official spokes person(s) is and how statements should only go through him/her.                                     | N/A | N/A | N/A | refused |

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| 804 | C0801 | 2.Obtaineing all required approvals.   | N/A | N/A | N/A | refused |
| 805 | C0802 | 24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures   | N/A | N/A | N/A | refused |
| 806 | C0803 | 2-All the applications are deduped and checked against the system with regards to - Any existing facility and the payment history - Compliance sanctions check | N/A | N/A | N/A | refused |
| 807 | C0804 | 2-Check points over spreadsheets..   | N/A | N/A | N/A | refused |
| 808 | C0805 | 2-Check related GL and ensure funds in place before file running   | N/A | N/A | N/A | refused |
| 809 | C0806 | 2-Checks to be printed with the correct serial. 2. المطابقة مع السجل المصرفي بالتسلسل الصحيح عن طريق طباعه الشيك   | N/A | N/A | N/A | refused |
| 810 | C0807 | 2-Clear instructions for checking the receipt & testing the cash boxes & seals efficiency.   | N/A | N/A | N/A | refused |
| 811 | C0808 | 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | N/A | N/A | N/A | refused |
| 812 | C0809 | 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | N/A | N/A | N/A | refused |
| 813 | C0810 | 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | N/A | N/A | N/A | refused |
| 814 | C0811 | 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | N/A | N/A | N/A | refused |
| 815 | C0812 | 2-Ensure that Quarterly review of portfolio is conducted by the Policy Managers.   | N/A | N/A | N/A | refused |
| 816 | C0813 | 2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.  | N/A | N/A | N/A | refused |
| 817 | C0814 | 2-Immediate action requested from dept. to rectify/close the exception captured from those reports.  | N/A | N/A | N/A | refused |
| 818 | C0815 | 2-Monthly tracking of actual visits Vs. plan   | N/A | N/A | N/A | refused |
| 819 | C0816 | 2-Prepare the Score Card for the site from all stakeholders.   | N/A | N/A | N/A | refused |
| 820 | C0817 | 2-Quarterly tracking of actual visits Vs. plan.  | N/A | N/A | N/A | refused |

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| 821 | C0818 | 2-Register in place to log all the received batches under dual custody.  | N/A | N/A | N/A | refused |
| 822 | C0819 | 2-Register in place to log all the send and received batches.  | N/A | N/A | N/A | refused |
| 823 | C0820 | 2-System initiated controls to check data entry and availability of mandatory and critical fields.   | N/A | N/A | N/A | refused |
| 824 | C0821 | 2-The physical verification should include independent member other than the custodian for implementing the control properly.  | N/A | N/A | N/A | refused |
| 825 | C0822 | 2-The physical verification should include independent member other than the custodian for implementing the control properly.  | N/A | N/A | N/A | refused |
| 826 | C0823 | 2-Transferring the following up process getting the task done to the legal and administration departments for rapider actions  | N/A | N/A | N/A | refused |
| 827 | C0824 | 3 - Ensure all procedures are updated  | N/A | N/A | N/A | refused |
| 828 | C0825 | 3 - Ensure all procedures are updated  | N/A | N/A | N/A | refused |
| 829 | C0826 | 3 - Ensure all procedures are updated  | N/A | N/A | N/A | refused |
| 830 | C0827 | 3 - Ensure all procedures are updated  | N/A | N/A | N/A | refused |
| 831 | C0828 | 3 - Ensure all procedures are updated  | N/A | N/A | N/A | refused |
| 832 | C0829 | 3- All gifts must be kept at fireproof cabinet under dual custody. 3-مخصص<br>نية تحت الرقابة الثنائية و اثباتها بالسجل ال<br>ظ الهدايا و الجوائز بشانون مصفح أو الخزير<br>حف | N/A | N/A | N/A | refused |
| 833 | C0830 | 3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control required by MIFT policy stamps.                              | N/A | N/A | N/A | refused |
| 834 | C0831 | 3- All job descriptions are reviewed annually and updated with HR  | N/A | N/A | N/A | refused |
| 835 | C0832 | 3- All job descriptions are reviewed annually and updated with HR  | N/A | N/A | N/A | refused |
| 836 | C0833 | 3- All job descriptions are reviewed with HR & semi annually.  | N/A | N/A | N/A | refused |
| 837 | C0834 | 3- All the GLs proofing are being sent to Finance monthly  | N/A | N/A | N/A | refused |
| 838 | C0835 | 3- Another alternatives in place For LCY; ACH and RTGS   | N/A | N/A | N/A | refused |

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| 839 | C0836 | 3- Branch to keep a copy of the issued check in box file for easy reference. 3. الفرع بنسخه ممن الشيك احتفاظ  | N/A | N/A | N/A | refused |
| 840 | C0837 | 3- Cameras are covering the ATM Area / Operation areas.   | N/A | N/A | N/A | refused |
| 841 | C0838 | 3- Check that all New I-score users should be well thought through and signed off over Service Desk Self Ticketing by the Function Head.  | N/A | N/A | N/A | refused |
| 842 | C0839 | 3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other than the maker/checker.  | N/A | N/A | N/A | refused |
| 843 | C0840 | 3- Direct investment officer should arrange with bank representable on BODs for taken decisions.  | N/A | N/A | N/A | refused |
| 844 | C0841 | 3- Ensure daily smooth running of Quantum reports.  | N/A | N/A | N/A | refused |
| 845 | C0842 | 3- Fire proof cabinets  | N/A | N/A | N/A | refused |
| 846 | C0843 | 3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.   | N/A | N/A | N/A | refused |
| 847 | C0844 | 3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | N/A | N/A | N/A | refused |
| 848 | C0845 | 3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.   | N/A | N/A | N/A | refused |
| 849 | C0846 | 3- new accounts were opened for inheritors. 3- تم فتح حسابات للورثة   | N/A | N/A | N/A | refused |
| 850 | C0847 | 3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P; 3- والاجراءات لمالية للتأكد من تنفيذها وفقا للسياسات يراجع مدير عمليات الفرع تقارير العمليات        | N/A | N/A | N/A | refused |
| 851 | C0848 | 3- password already granted to the authorized persons to enter the restricted area  | N/A | N/A | N/A | refused |
| 852 | C0849 | 3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW Team to consider such issues in the due diligent and customer monitoring process. | N/A | N/A | N/A | refused |

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| 853 | C0850 | 3- Placing hold on the client account till settlement  | N/A | N/A | N/A | refused |
| 854 | C0851 | 3- Quarterly ECL provision memo is approved by CRO.  | N/A | N/A | N/A | refused |
| 855 | C0852 | 3- Register is kept under the vault custodians responsibility to register the movement of documentation files  | N/A | N/A | N/A | refused |
| 856 | C0853 | 3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pending cases. 3- لتي لم تنفذ ان اجمالي المبالغ مطابق مع المعاملات اة حساب الاستاذ اخر كل شهر للتأكد من تقوم ادارة التحويلات بمراجعة | N/A | N/A | N/A | refused |
| 857 | C0854 | 3- review and reconcile the vednor GL to avoid any parked amount   | N/A | N/A | N/A | refused |
| 858 | C0855 | 3- Review of procedures as and when required in case any amendments/change in to the procedures/work flow inorder to obtain the required approval as per the delegation/approval matrix  | N/A | N/A | N/A | refused |
| 859 | C0856 | 3- The designated staff verified the customer signature 3- (میل عند استلام) -دفاتر الشبكات....الخ) مطابقة توقيع الع كروت الصراف اللي   | N/A | N/A | N/A | refused |
| 860 | C0857 | 3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.  | N/A | N/A | N/A | refused |
| 861 | C0858 | 3- TMO reconciles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balances  | N/A | N/A | N/A | refused |
| 862 | C0859 | 3- Weekly Escalation of the pending Alerts / Ageing Report.  | N/A | N/A | N/A | refused |
| 863 | C0860 | 3) All the content including any original approvals are scanned and saved on CRM/risk folder   | N/A | N/A | N/A | refused |
| 864 | C0861 | 3) Analyze and take the necessary action.  | N/A | N/A | N/A | refused |
| 865 | C0862 | 3) Automation and use of smart solution for developed workflows and applications   | N/A | N/A | N/A | refused |
| 866 | C0863 | 3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report is a must to be rebuilt again for better monitoring  | N/A | N/A | N/A | refused |

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| 867 | C0864 | 3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing of the financial transaction and should be done based on an updated Commercial register & Special signing powers requirements mandated by t | N/A | N/A | N/A | refused |
| 868 | C0865 | 3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manar that preserve bank's assets.   | N/A | N/A | N/A | refused |
| 869 | C0866 | 3) the reviewer will do a Completeness check by end of day to ensure that all release / renew transactions are submitted against received documents   | N/A | N/A | N/A | refused |
| 870 | C0867 | 3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (if any)   | N/A | N/A | N/A | refused |
| 871 | C0868 | 3)on going communication / discssion with business team to discuss and highlight any negative issues.   | N/A | N/A | N/A | refused |
| 872 | C0869 | 3)on going communication / discssion with business team to discuss and highlight any negative issues.   | N/A | N/A | N/A | refused |
| 873 | C0870 | 3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take needed actions.   | N/A | N/A | N/A | refused |
| 874 | C0871 | 3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be reviewed by checker(unit head)   | N/A | N/A | N/A | refused |
| 875 | C0872 | 3. All Simplex machines are closed. • اغلاق او تخزين اله الوقت و التاريخ  | N/A | N/A | N/A | refused |
| 876 | C0873 | 3. Apply penalties on service providers in case of any delay  | N/A | N/A | N/A | refused |
| 877 | C0874 | 3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages this function.  | N/A | N/A | N/A | refused |
| 878 | C0875 | 3. Attach emails when needed to reflect approvals.  | N/A | N/A | N/A | refused |

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| 879 | C0876 | 3. Branch Manager or SPB to ensure the following : • That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha facility. • That the step of allocating of goods to the customer is afterward receiving the   | N/A | N/A | N/A | refused |
| 880 | C0877 | 3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient. • الحساب كل فترة لمراج ع رسالة على حساب العميل والدخول على إثبات قيمة مصروفات الرفض من خلال وض م كفاية رصيد الحساب لخصم العمولة يتم في حالة عد | N/A | N/A | N/A | refused |
| 881 | C0878 | 3. Branches are requested to check the serials of each requested checkbook before applying on system   | N/A | N/A | N/A | refused |
| 882 | C0879 | 3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance   | N/A | N/A | N/A | refused |
| 883 | C0880 | 3. Classification and Evaluation for all outsource service providers after each project to build up a database to be useful when recommending for new projects, where specification for all used materials are clear in the BOQ.                                 | N/A | N/A | N/A | refused |
| 884 | C0881 | 3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from IT side   | N/A | N/A | N/A | refused |
| 885 | C0882 | 3. Communication is being sent to the concerned line manager month prior the end of the probation date   | N/A | N/A | N/A | refused |
| 886 | C0883 | 3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.   | N/A | N/A | N/A | refused |
| 887 | C0884 | 3. Define documented reporting sources, owners for the IS risks.   | N/A | N/A | N/A | refused |
| 888 | C0885 | 3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, whereby the Risk Ratings are to be reviewed whenever there is a material event.  | N/A | N/A | N/A | refused |

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| 889 | C0886 | 3. ensure that target market exceptions are properly approved.  | N/A | N/A | N/A | refused |
| 890 | C0887 | 3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management  | N/A | N/A | N/A | refused |
| 891 | C0888 | 3. Instruction is received from the compnay's mail mentioned in the MIFT.The signature(s) on the instruction match one or more of the signature(s) that has been maintained on the core banking signature system. | N/A | N/A | N/A | refused |
| 892 | C0889 | 3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.   | N/A | N/A | N/A | refused |
| 893 | C0890 | 3. Logging all the invoices in sheet for monitoring   | N/A | N/A | N/A | refused |
| 894 | C0891 | 3. Monitoring the approved projects budget as per the planned budget  | N/A | N/A | N/A | refused |
| 895 | C0892 | 3. Ongoing meeting with all stakeholders to ensure applying the roles as per the timelines.   | N/A | N/A | N/A | refused |
| 896 | C0893 | 3. Ongoing Product Updates awareness emails to all front liners.  | N/A | N/A | N/A | refused |
| 897 | C0894 | 3. Ops officer branch manager ensure the customer request is in place. 3. ل على حفظ المراسلات بالفرع. العمليات ومدير الفرع من وجود طلب العمي يتأكد مدير   | N/A | N/A | N/A | refused |
| 898 | C0895 | 3. Printing non modification daily Report for CADC user noting that inernal control checking mantinace report for all bank staff  | N/A | N/A | N/A | refused |
| 899 | C0896 | 3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.  | N/A | N/A | N/A | refused |
| 900 | C0897 | 3. Releasing the blocked amounts upon receiving the related commercial register on a maker checker basis.4. Review of bank certificates monthly by external auditor as per regulations in this regard             | N/A | N/A | N/A | refused |
| 901 | C0898 | 3. Sanction list is screened from AML to the new vendor   | N/A | N/A | N/A | refused |
| 902 | C0899 | 3. Send email to employees with their apparisals  | N/A | N/A | N/A | refused |



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| 903 | C0900 | 3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.  | N/A | N/A | N/A | refused |
| 904 | C0901 | 3. Sudden check in case of face to face interviews  | N/A | N/A | N/A | refused |
| 905 | C0902 | 3. Team leader monitor the deferral and review all the cases and send reminder during month   | N/A | N/A | N/A | refused |
| 906 | C0903 | 3. The employee should not join the training if the commitment letter was not signed  | N/A | N/A | N/A | refused |
| 907 | C0904 | 3. The text is being reviewed by Corporate Communications after Finance review.   | N/A | N/A | N/A | refused |
| 908 | C0905 | 3. To respond to the issue in the same publication with the corrective statement. To align staff through internal communications for any clarifications.  | N/A | N/A | N/A | refused |
| 909 | C0906 | 3. We formed a media list covering all the major press members to assist in crisis control when needed.   | N/A | N/A | N/A | refused |
| 910 | C0907 | 3.Insure the contract /P.o in place as per the tender decision  | N/A | N/A | N/A | refused |
| 911 | C0908 | 3-Access to the batches location is authorized to the staff only with access card.  | N/A | N/A | N/A | refused |
| 912 | C0909 | 3-Advancing instructions in obliging both the vendor & the branches to allow the vendor for recounting the cash before final receiving to destroy the possibility of any cash overages or shortage. | N/A | N/A | N/A | refused |
| 913 | C0910 | 3-Building standered manual models in spreadsheets.   | N/A | N/A | N/A | refused |
| 914 | C0911 | 3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take necessary action   | N/A | N/A | N/A | refused |
| 915 | C0912 | 3-Checklist in place including all items/functions/process within the branches and MF units.  | N/A | N/A | N/A | refused |
| 916 | C0913 | 3-Credit Checking requirements as per CBE &Policy; guidelines .   | N/A | N/A | N/A | refused |
| 917 | C0914 | 3-Ensure all data are mapped correctly on the system .  | N/A | N/A | N/A | refused |

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| 918 | C0915 | 3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures   | N/A | N/A | N/A | refused |
| 919 | C0916 | 3-Ensure that collection approval in place before action  | N/A | N/A | N/A | refused |
| 920 | C0917 | 3-Issues captured from reports are effectively reviewed on maker / checker level.   | N/A | N/A | N/A | refused |
| 921 | C0918 | 3-Issues captured from reports are effectively reviewed on maker / checker level.   | N/A | N/A | N/A | refused |
| 922 | C0919 | 3-maker should handle pending transactions not processed by system due to inward issue.   | N/A | N/A | N/A | refused |
| 923 | C0920 | 4- a weekly meeting is set to discuss the new location issues to enhance and improve the process , this meeting including Business - Admin - Premises addition to any other department that may affect the new location progress                                | N/A | N/A | N/A | refused |
| 924 | C0921 | 4- Admin. & Secretary follow up.  | N/A | N/A | N/A | refused |
| 925 | C0922 | 4- All instructions must be approved for processing by the designated persons to approve.   | N/A | N/A | N/A | refused |
| 926 | C0923 | 4- All job descriptions are reviewed annually and updated with HR   | N/A | N/A | N/A | refused |
| 927 | C0924 | 4- All supporting Docs & approvals are in place before execution.   | N/A | N/A | N/A | refused |
| 928 | C0925 | 4 all transactions processed by maker are approved by checker   | N/A | N/A | N/A | refused |
| 929 | C0926 | 4- Authorized access to the floor using access cards to allow only authorized staff   | N/A | N/A | N/A | refused |
| 930 | C0927 | 4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch designation 4- ا تحت رقابه ثنائيه بناء على جدول توزيع المرقمة والخطابات في وحدة ادراج مصفح دير الفرع بالتأكد من حفظ مخزون النماذج يقوم م | N/A | N/A | N/A | refused |
| 931 | C0928 | 4- Changes/updates of procedures are cascaded to all stakeholders and published on bank portal  | N/A | N/A | N/A | refused |
| 932 | C0929 | 4- Enrich the control environment via enhancing the soft and hard controls  | N/A | N/A | N/A | refused |

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| 933 | C0930 | 4- Insurance policy margin always exceeds the outstanding amount (add to no1)  | N/A | N/A | N/A | refused |
| 934 | C0931 | 4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock usage with continuity of daily embossing & printing | N/A | N/A | N/A | refused |
| 935 | C0932 | 4- obtaining legal approval / branch manager . 4- ير الفرع أو الادارة القانونية الحصول على موافقه مد   | N/A | N/A | N/A | refused |
| 936 | C0933 | 4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies   | N/A | N/A | N/A | refused |
| 937 | C0934 | 4- Single Obligor , Related parties & shareholders guidelines  | N/A | N/A | N/A | refused |
| 938 | C0935 | 4) All original collaterals/financing docs are saved at the documentation team   | N/A | N/A | N/A | refused |
| 939 | C0936 | 4) branches not allowed to issue release / renewal as per updated procedures and in case of any breach case will be subject to investigation                           | N/A | N/A | N/A | refused |
| 940 | C0937 | 4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth  | N/A | N/A | N/A | refused |
| 941 | C0938 | 4) Tighten the EW monitoring process.  | N/A | N/A | N/A | refused |
| 942 | C0939 | 4) Tighten the EW monitoring process.  | N/A | N/A | N/A | refused |
| 943 | C0940 | 4. Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs).              | N/A | N/A | N/A | refused |
| 944 | C0941 | 4. All fireproof cabinets and all staff drawers are closed and locked. • لعلق يق وخاصة الادراج السفلية الغير محكمه ا اغلاق الخزائن الحديدية المضادة للحر               | N/A | N/A | N/A | refused |
| 945 | C0942 | 4. Communication is being sent to the concerned line manager months prior the contract renewal   | N/A | N/A | N/A | refused |

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| 946 | C0943 | 4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as per policy and that they are confirmed by the Risk Analysis Unit.   | N/A | N/A | N/A | refused |
| 947 | C0944 | 4. Embed Information Security controls within Business processes.  | N/A | N/A | N/A | refused |
| 948 | C0945 | 4. Escaltion is being done as per approved matrix for the overdue cases to ensure the fulfillment.   | N/A | N/A | N/A | refused |
| 949 | C0946 | 4. Fields investigations are done to be able to reach the customers.   | N/A | N/A | N/A | refused |
| 950 | C0947 | 4. Handling all the required reservations prior to publishing.   | N/A | N/A | N/A | refused |
| 951 | C0948 | 4. Monitoring sheet for all applications out of Business solution support.   | N/A | N/A | N/A | refused |
| 952 | C0949 | 4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio hurdles is raised to senior management.   | N/A | N/A | N/A | refused |
| 953 | C0950 | 4. Processing the invoices on original PO  | N/A | N/A | N/A | refused |
| 954 | C0951 | 4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number , check amount , check date, beneficiary name , reason of rejection). لا التاريخ وا<br>رفوض في سجل الشيكات المرتدة موضح<br>تسجيل بيانات الشيك الم | N/A | N/A | N/A | refused |
| 955 | C0952 | 4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.   | N/A | N/A | N/A | refused |
| 956 | C0953 | 4. Signature is verified by two bank staff according to signature verification limits/thresholds.  | N/A | N/A | N/A | refused |
| 957 | C0954 | 4. The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions.  | N/A | N/A | N/A | refused |
| 958 | C0955 | 4. Unit head approval prior to settling.   | N/A | N/A | N/A | refused |
| 959 | C0956 | 4-All incidents found reported to ORM.   | N/A | N/A | N/A | refused |

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| 960 | C0957 | 4-All incidents found reported to ORM.   | N/A | N/A | N/A | refused |
| 961 | C0958 | 4-Collection to assign external law office for collecting the required claim documentation in case branches couldn't reach the customers   | N/A | N/A | N/A | refused |
| 962 | C0959 | 4-Ensure to process supplementary cards presented with the primary cards issuance.   | N/A | N/A | N/A | refused |
| 963 | C0960 | 4-Rejection transactions handled with finance team   | N/A | N/A | N/A | refused |
| 964 | C0961 | 4-report ( loan A/C per CY per Br. #049 ) show the contracts booked on the system during specific period of time - Monthly task  | N/A | N/A | N/A | refused |
| 965 | C0962 | 4-Snap visit report issued after each visit detailing all findings/discrepancies   | N/A | N/A | N/A | refused |
| 966 | C0963 | 4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.   | N/A | N/A | N/A | refused |
| 967 | C0964 | 5 Ops officer ensure that the branch custody registers are matching with the approved branch designation. 5- جدول توزيع العهد والمهام المعتمد بالفرع كد من سجل المفوضين بالفرع مطابق مع يقوم مدير العمليات بالتأ | N/A | N/A | N/A | refused |
| 968 | C0965 | 5- All the documents are reviewed against checklist by maker / checker.  | N/A | N/A | N/A | refused |
| 969 | C0966 | 5- amount is distributed as per the declaration. 5- لمغ بناء على اعلام الوراثة تم توزيع المبد  | N/A | N/A | N/A | refused |
| 970 | C0967 | 5 any wrong entry are amended on maker checker basis   | N/A | N/A | N/A | refused |
| 971 | C0968 | 5- Card Ops head reviews the daily reports to ensure proper maintenance  | N/A | N/A | N/A | refused |
| 972 | C0969 | 5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays   | N/A | N/A | N/A | refused |
| 973 | C0970 | 5- Ensure that all process/procedures approved by shariaa  | N/A | N/A | N/A | refused |
| 974 | C0971 | 5- Registration sheet for Secured Paper for LGs  | N/A | N/A | N/A | refused |
| 975 | C0972 | 5- Remittance department verifies the signature /initials of designated staff.   | N/A | N/A | N/A | refused |

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| 976 | C0973 | 5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines  | N/A | N/A | N/A | refused |
| 977 | C0974 | 5. Abiding by the timelines set by regulatory authorities.  | N/A | N/A | N/A | refused |
| 978 | C0975 | 5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an excel sheet.<br>ة واثبات نتى<br>رتدة طرف الفرع لاستلام الشيكات المرتد<br>مشاركات) بإبلاغ العملاء بورود الشيكات الم<br>وم خدمة العملاء/ مسؤولي الحسابات (ال<br>يق | N/A | N/A | N/A | refused |
| 979 | C0976 | 5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.  | N/A | N/A | N/A | refused |
| 980 | C0977 | 5. Checkbooks and LG 's are not issued for accounts with opened deferrals   | N/A | N/A | N/A | refused |
| 981 | C0978 | 5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section.   | N/A | N/A | N/A | refused |
| 982 | C0979 | 5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.  | N/A | N/A | N/A | refused |
| 983 | C0980 | 5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. • المضادة للحريق<br>ت الرقابة الثنائية في الخزائن المصفحة و<br>الاحتفاظ بالعهد و المستندات الأصل تح   | N/A | N/A | N/A | refused |
| 984 | C0981 | 5. obtaining the employee signature on the renewal  | N/A | N/A | N/A | refused |
| 985 | C0982 | 5. Processing any invoice on original only  | N/A | N/A | N/A | refused |
| 986 | C0983 | 5. Quarterly HRR committee includes the CEO & CRO and Head of legal and WBH and CRH where all high risk and loss making names are discussed extensively name by name to agree on the ORR and the action plan for each name  | N/A | N/A | N/A | refused |
| 987 | C0984 | 5-Collateral & support considerations,.. .  | N/A | N/A | N/A | refused |

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| 988 | C0985 | 5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.  | N/A | N/A | N/A | refused |
| 989 | C0986 | 5-operations to reconcile monthly claims list with insurance company & collection  | N/A | N/A | N/A | refused |
| 990 | C0987 | 5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.   | N/A | N/A | N/A | refused |
| 991 | C0988 | 6- closing the main account. 6- لأصلي تم اغلاق الحساب ا  | N/A | N/A | N/A | refused |
| 992 | C0989 | 6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the custodian 6- تغيير احد المفوضين بالفرع ل توزيع العهد والمهام كل 3 شهور او عند يقوم مدير العمليات بالتأكد من تحديث جدو ي                             | N/A | N/A | N/A | refused |
| 993 | C0990 | 6- Retention unit confirmation is obtained prior processing  | N/A | N/A | N/A | refused |
| 994 | C0991 | 6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter  | N/A | N/A | N/A | refused |
| 995 | C0992 | 6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file. • العميل بال • ي البنك الشيك المرتد ويتم اثبات استلام رفية بتسليم العميل او مندوبة المفوض لد يقوم مدير الخزينة / مدير العمليات المص | N/A | N/A | N/A | refused |
| 996 | C0993 | 6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head/ops head to advise and refer case to CEO for action  | N/A | N/A | N/A | refused |
| 997 | C0994 | 6. Ensure that repayment schedule and pricing are as per the credit approval.  | N/A | N/A | N/A | refused |
| 998 | C0995 | 6. Log the received invoices in a sheet with the unique serial.  | N/A | N/A | N/A | refused |
| 999 | C0996 | 6. Officer performing the SV is independent from the officer conducting the call back. • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid   | N/A | N/A | N/A | refused |

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|------|-------|--|-----|-----|-----|---------|
| 1000 | C0997 | 6. Senior calls are done as per policy including SCOs, Cos in addition to CRO  | N/A | N/A | N/A | refused |
| 1001 | C0998 | 6. Shredding of all unused or unneeded documents. • التمزيق الجيد<br>ات الغير مستخدمه عن طريق اله الفر م او<br>التخلص من المستند   | N/A | N/A | N/A | refused |
| 1002 | C0999 | 6-Snap visit report issued after each visit detailing all findings/discrepancies.  | N/A | N/A | N/A | refused |
| 1003 | C1000 | 6-X-Boarder ,Concentration Limits , Country limits,... Above is controlled by all stakeholders operating as per the approved credit policy periodically and on case by case to ensure proper adherence to CBE regulations.   | N/A | N/A | N/A | refused |
| 1004 | C1001 | 7- Ops officer to ensure Handling branch operation registers ( cash registers, returned checks registers, ...) and to ensure that all fields are completed . 7- يكون مطابقا لنموذج اله<br>السجلات الخاصة بالعملية المصرفية وان<br>يقوم مدير العمليات بالتأكد من جميع       | N/A | N/A | N/A | refused |
| 1005 | C1002 | 7) An annual review date is specified.   | N/A | N/A | N/A | refused |
| 1006 | C1003 | 7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: Foreign currency, Energy, interest expense. worth mentioning that impact is quantified in terms of provisions and presented in Risk Commi             | N/A | N/A | N/A | refused |
| 1007 | C1004 | 7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perform a formal letter must be addressed to his correspondence address. • لكتروني لم<br>ة عشر يوما، يقوم المسئول بإرسال بريد ا<br>قيام العميل باستلام الشيك خلال خمس<br>في حالة عدم | N/A | N/A | N/A | refused |
| 1008 | C1005 | 7. Due to system limitations for search methodology, BO non modification report is being extracted daily from the database to validate the search results and ensure accuracy  | N/A | N/A | N/A | refused |
| 1009 | C1006 | 7. Review the segment (whether public sector, private, etc...) .   | N/A | N/A | N/A | refused |
| 1010 | C1007 | 7. Search in the log with the invoice serial to ensure there is no duplicate   | N/A | N/A | N/A | refused |



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|------|-------|---|-----|-----|-----|---------|
| 1011 | C1008 | 7-Collection to reconcile write off recovery GLs against reported claims  | N/A | N/A | N/A | refused |
| 1012 | C1009 | 7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closure.  | N/A | N/A | N/A | refused |
| 1013 | C1010 | 8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch 8- مالمعتمد للفرع 8- ثنائيه بناء على جدول توزيع العهد والمها لنماذج في وحدة ادراج مصفحة تحت رقابه يقوم مدير الفرع بالتأكد من حفظ مخزون ا | N/A | N/A | N/A | refused |
| 1014 | C1011 | 8) The Risk Rating process is identified and its approval status.   | N/A | N/A | N/A | refused |
| 1015 | C1012 | 8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the policy).   | N/A | N/A | N/A | refused |
| 1016 | C1013 | 8. Group facilities are aggregated  | N/A | N/A | N/A | refused |
| 1017 | C1014 | 8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up. All the above is done by Risk department periodically ensuring sufficient monitoring and proper decision making.                                       | N/A | N/A | N/A | refused |
| 1018 | C1015 | 8-Escalation matrix to be followed in case of any delay in providing required claim documentation   | N/A | N/A | N/A | refused |
| 1019 | C1016 | 9) Ensure that the obligors in the program meet the credit program requirements   | N/A | N/A | N/A | refused |
| 1020 | C1017 | 9. Extended credit facilities should be sharia compliant.   | N/A | N/A | N/A | refused |
| 1021 | C1018 | 9. Latest financials are obtained & analyzed.   | N/A | N/A | N/A | refused |
| 1022 | C1019 | A tracker is in place with the expired procedure . Every Two years the procedures updated with Owners & Stockholders unless any amendments received from the owner or according to CBE & Control Functions request. Tracker is reviewed in the beginning of eac | N/A | N/A | N/A | refused |

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| 1023 | C1020 | A@W PO start to finalize the physical file with all needed documents and actions like copy from the customer ID with mobile number after adding all the needed signatures for original seen and stamps then send coordinator to proceed with needed sanction th | N/A | N/A | N/A | refused |
| 1024 | C1021 | abid to all CBE circulations received from compliance e.g coridor rate change, DBR,ect  | N/A | N/A | N/A | refused |
| 1025 | C1022 | Access are granted subject to proper approvals supported by justification, besides annual review on unit external privilage access.   | N/A | N/A | N/A | refused |
| 1026 | C1023 | Access rights/Security matrix is reviewed by User Access Team on Quarterly basis & obtaining system reports/audit trails from all systems used by checks processing staff to ensure that such rights matches with the staff job description and the absence of  | N/A | N/A | N/A | refused |
| 1027 | C1024 | According to capitalization policy , All amounts above EGP 5k must be capitalized . On other hand , Expenditure control manager is sending monthly mail for concerned parties to clarify the capitalization stsuts for outstanding projects.                    | N/A | N/A | N/A | refused |
| 1028 | C1025 | Accrual Adjusted is authorized and monitored same like the disbursement and settlement as well as all reversals. Moreover all accruals and reversals are being monitored by Officer and senior officer in addition to reconciliation and approved to finance    | N/A | N/A | N/A | N/A     |
| 1029 | C1026 | Adherence to the staff gifts process  | N/A | N/A | N/A | N/A     |
| 1030 | C1027 | bank Cashback Payment over Fawry:<br>1- Daily reconciliation against received transferred amount from Fawry   | N/A | N/A | N/A | N/A     |
| 1031 | C1028 | bank utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-  | N/A | N/A | N/A | N/A     |
| 1032 | C1029 | bank utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawy reports then advise Remittance to transfer the related amount to each biller   | N/A | N/A | N/A | N/A     |

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| 1033 | C1030 | Alco approval on applied rate whenever there is a change in margin  | N/A | N/A | N/A | N/A |
| 1034 | C1031 | All bank Capital products and activities should be compliant with sharia  | N/A | N/A | N/A | N/A |
| 1035 | C1032 | All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule  | N/A | N/A | N/A | N/A |
| 1036 | C1033 | All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule  | N/A | N/A | N/A | N/A |
| 1037 | C1034 | All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule  | N/A | N/A | N/A | N/A |
| 1038 | C1035 | All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed by CBE reporting head and based on checklist with approved timely schedule  | N/A | N/A | N/A | N/A |
| 1039 | C1036 | All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been identified and approved as per Credit Facility App | N/A | N/A | N/A | N/A |
| 1040 | C1037 | All credit limits are to be reviewed by SME Risk head at least annually to ensure the correct use and eligibility of the credit officer   | N/A | N/A | N/A | N/A |
| 1041 | C1038 | All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedures | N/A | N/A | N/A | N/A |

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| 1042 | C1039 | All customers are screened manually either during the on-boarding process, before opening the account or during the lifecycle of the customer's relationship.   | N/A | N/A | N/A | N/A |
| 1043 | C1040 | All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .  | N/A | N/A | N/A | N/A |
| 1044 | C1041 | All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.   | N/A | N/A | N/A | N/A |
| 1045 | C1042 | all Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments.   | N/A | N/A | N/A | N/A |
| 1046 | C1043 | All job descriptions are reviewed annually and updated with HR  | N/A | N/A | N/A | N/A |
| 1047 | C1044 | All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.  | N/A | N/A | N/A | N/A |
| 1048 | C1045 | All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.   | N/A | N/A | N/A | N/A |
| 1049 | C1046 | All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 90 days, as per Policy. If the facilities are not availed or transaction not drawn down in that time frame, the facilities/transaction | N/A | N/A | N/A | N/A |
| 1050 | C1047 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi      | N/A | N/A | N/A | N/A |
| 1051 | C1048 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi      | N/A | N/A | N/A | N/A |

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|------|-------|--|-----|-----|-----|-----|
| 1052 | C1049 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1053 | C1050 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1054 | C1051 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1055 | C1052 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1056 | C1053 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1057 | C1054 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1058 | C1055 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1059 | C1056 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1060 | C1057 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1061 | C1058 | All payments are serialized , stamped and original and must done through AP officer and reviewed by AP manager , authorized by AP head against AP Policies and procedures , Delegation of authority , Service Level Agreement with other departments ( whi | N/A | N/A | N/A | N/A |
| 1062 | C1059 | all performed functions under credit control dept. are performed through maker and checker & segregation of duties & independency of functions are adhered to.   | N/A | N/A | N/A | N/A |
| 1063 | C1060 | All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure CBE compliant - staff awareness , induction training, field visits, customers' and staff feedback                                     | N/A | N/A | N/A | N/A |
| 1064 | C1061 | All processes relevant to workflow and SLA between concernd departments are in place and properly communicated by department heads to ensure proper handling for business needs.   | N/A | N/A | N/A | N/A |

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|------|-------|---|-----|-----|-----|-----|
| 1065 | C1062 | All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that the risk in execution is to an acceptable level from a Sharia perspective.                                   | N/A | N/A | N/A | N/A |
| 1066 | C1063 | All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , finance and CEO , in addition to premises head or CIO   | N/A | N/A | N/A | N/A |
| 1067 | C1064 | All reversal transactions should be performed after obtaining proper approvals .  | N/A | N/A | N/A | N/A |
| 1068 | C1065 | all sales staff shall sign bank Code of conduct No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business need and role; external communication is to be determin | N/A | N/A | N/A | N/A |
| 1069 | C1066 | All staff is adequately trained on the policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on new product launch or policy changes.  | N/A | N/A | N/A | N/A |
| 1070 | C1067 | All stakeholders approvals must be obtained.  | N/A | N/A | N/A | N/A |
| 1071 | C1068 | All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the recorded calls  | N/A | N/A | N/A | N/A |
| 1072 | C1069 | All third party vendors sign a contract that includes clause on the service levels and liability clause in case of breaching that could lead to contract termination  | N/A | N/A | N/A | N/A |
| 1073 | C1070 | All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control on booking, maker and cheker   | N/A | N/A | N/A | N/A |
| 1074 | C1071 | All users requests form presented in accordance to maker/checker basis and normal approval cycle  | N/A | N/A | N/A | N/A |
| 1075 | C1072 | All users requests form presented in accordance to maker/checker basis and normal approval cycle  | N/A | N/A | N/A | N/A |

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|------|-------|--|-----|-----|-----|-----|
| 1076 | C1073 | All users requests form presented in accordance to maker/checker basis and normal approval cycle   | N/A | N/A | N/A | N/A |
| 1077 | C1074 | All users requests form presented in accordance to maker/checker basis and normal approval cycle   | N/A | N/A | N/A | N/A |
| 1078 | C1075 | All users requests form presented in accordance to maker/checker basis and normal approval cycle   | N/A | N/A | N/A | N/A |
| 1079 | C1076 | AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & Popup Memo until files received by AMC .<br>Not received NTB files reported weekly to | N/A | N/A | N/A | N/A |
| 1080 | C1077 | AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing the transactions to prevent any suspicious case Restriction of Accoun    | N/A | N/A | N/A | N/A |
| 1081 | C1078 | Analyze the bad cases according to the related trigger and handing over the case/cases to Remedial Team on earlier stage on best effort basis.   | N/A | N/A | N/A | N/A |
| 1082 | C1079 | Annual Assessment of Departments roles and repobonsibilities to align with the Risk Governance Framework.  | N/A | N/A | N/A | N/A |
| 1083 | C1080 | Annual DR Test 8. Ensure availability of support contracts and appropriate SLAs  | N/A | N/A | N/A | N/A |
| 1084 | C1081 | Annual reviews are usually conducted for all credit names that have approved credit facilities in the meantime, frequent updates/reviews are collectively done via investigation, EW & underwriting team as an integral part of the portfolio review/analysis    | N/A | N/A | N/A | N/A |
| 1085 | C1082 | Annual training plan is maintained to enroll the mandatory trainings to all staff  | N/A | N/A | N/A | N/A |
| 1086 | C1083 | Any claim should be reported to insurance provider with documents and ensure payment on time   | N/A | N/A | N/A | N/A |



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| 1087 | C1084 | Any debiting should be by the availability of balance and by the guidelines of debiting.   | N/A | N/A | N/A | N/A |
| 1088 | C1085 | Any suspicious fraudulent documentations are sent to the FRMU for checking and providing feedback regarding the best practice & prevention controls for financial losses & legal disputes.   | N/A | N/A | N/A | N/A |
| 1089 | C1086 | AP Manager is performing Monthly aged proofing for all credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to justification for aged items , if any   | N/A | N/A | N/A | N/A |
| 1090 | C1087 | Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of both tax and payment for vendor.  | N/A | N/A | N/A | N/A |
| 1091 | C1088 | Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.  | N/A | N/A | N/A | N/A |
| 1092 | C1089 | Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.  | N/A | N/A | N/A | N/A |
| 1093 | C1090 | Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program. | N/A | N/A | N/A | N/A |
| 1094 | C1091 | Archiving the hard copy of the report. Matching BO report out put with the data.Confirm report delivery as per no reminders from CBE   | N/A | N/A | N/A | N/A |
| 1095 | C1092 | As far we start to handle User admin side on registration bankpay on system CADC department are already divided to two department ( reviewing & token custody ) and ( IB & bankpay registration department ) to avoid conflict in implementation<br>The other  | N/A | N/A | N/A | N/A |
| 1096 | C1093 | At the end of the Contingency, a report will be put up by ALCO to the BOD containing analysis of the crisis and lessons for the future for policy considerations of the bank.  | N/A | N/A | N/A | N/A |

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| 1097 | C1094 | ATM depend on the physical security monitoring.  | N/A | N/A | N/A | N/A |
| 1098 | C1095 | Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet banking.   | N/A | N/A | N/A | N/A |
| 1099 | C1096 | Available customer position on core banking system reveals accurately direct facilities utilization, while in case indirect facilities position or breakdown is requested, we should revert to LGs/LCs department to provide the accurate O/S or breakdown as so | N/A | N/A | N/A | N/A |
| 1100 | C1097 | Based on the ASSET inventory related to bank core banking services( database, OS, HW,SW) 1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or so      | N/A | N/A | N/A | N/A |
| 1101 | C1098 | BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity  | N/A | N/A | N/A | N/A |
| 1102 | C1099 | BCP location is aside the department main vault , while all required PC's and scanners are already in place and fully functionalized , FTE 's available in BCP are covering the maker and checker concept and one staff has permanent access to work remotely t  | N/A | N/A | N/A | N/A |
| 1103 | C1100 | Borrowing deals segregated by maturity (agenda) reviewed on a daily basis by TBO supervisor.   | N/A | N/A | N/A | N/A |
| 1104 | C1101 | Both the maker & the checker make sure that any trade documents examined in line of its applicable rules   | N/A | N/A | N/A | N/A |
| 1105 | C1102 | Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.   | N/A | N/A | N/A | N/A |
| 1106 | C1103 | Both the maker & the checker make sure that payments are correctly / timely effected on related due date   | N/A | N/A | N/A | N/A |
| 1107 | C1104 | Both the maker & the checker make sure that payments are effected in line of the trade instrument  | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1108 | C1105 | Both the maker & the checker make sure that shipping documents are timely delivered to the customer   | N/A | N/A | N/A | N/A |
| 1109 | C1106 | Both the maker & the checker make sure that shipping documents are correctly / timely negotiated  | N/A | N/A | N/A | N/A |
| 1110 | C1107 | both the maker & the checker make sure that the approved trade template (which contain all the mandatory fields) is being used otherwise the related approvals was obtained   | N/A | N/A | N/A | N/A |
| 1111 | C1108 | Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per approval received after being updated on the cor banking  | N/A | N/A | N/A | N/A |
| 1112 | C1109 | Both the maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals was obtained  | N/A | N/A | N/A | N/A |
| 1113 | C1110 | Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in the Trade instrument & to be limited within its rulings that comply with principles of Islamic Shari'a   | N/A | N/A | N/A | N/A |
| 1114 | C1111 | Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place<br>مع الة مع الة الوظيفية وعدم تعارض الصلاحيات الممنوحة المناسبة لموظفي الفرع بناء على المهام ومدير الفرع بالتأكد من منح الصلاحيات<br>يق | N/A | N/A | N/A | N/A |
| 1115 | C1112 | Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. دبر العمليات بالتأكد من الاتي: 1. وراق سواء كانت ضرور يقوم مدير الفرع/ م ن جميع مكاتب الفرع تترك خاليه من أي ا • با           | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1116 | C1113 | Branches exceptionally do Sanction screening for all related parties of LCs/LGs/collection documents either in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function under Operati   | N/A | N/A | N/A | N/A |
| 1117 | C1114 | Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly basis to ensure its application.  | N/A | N/A | N/A | N/A |
| 1118 | C1115 | Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely basis   | N/A | N/A | N/A | N/A |
| 1119 | C1116 | Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis   | N/A | N/A | N/A | N/A |
| 1120 | C1117 | Business information security to be involved in all related business projects , Information security is part of the CAB so they either obtain info security approval for going live or else many business functions will be blocked such as access management a  | N/A | N/A | N/A | N/A |
| 1121 | C1118 | Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.   | N/A | N/A | N/A | N/A |
| 1122 | C1119 | Capacity plan is prepared based on business assumptions taking into consideration annual leaves  | N/A | N/A | N/A | N/A |
| 1123 | C1120 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1124 | C1121 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1125 | C1122 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1126 | C1123 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1127 | C1124 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1128 | C1125 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1129 | C1126 | Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand o | N/A | N/A | N/A | N/A |
| 1130 | C1127 | Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual leaves / approved P&P; is circulated to all staff to ensure proper data is communicated / training and sent yearly to HR                      | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1131 | C1128 | Capacity plan should be prepared taking into consideration staff annual leaves - Ensure proper communication , guidance & training to all concerned staff members , as to have the required knowledge to meet performance standards | N/A | N/A | N/A | N/A |
| 1132 | C1129 | Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required knowledge to meet the required performance standards  | N/A | N/A | N/A | N/A |
| 1133 | C1130 | Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by collections Head to access capacity for each team to decide moves and working plan for the month.                     | N/A | N/A | N/A | N/A |
| 1134 | C1131 | Cards Delivery 2- Printing & dispatching is outsourced through Masreya  | N/A | N/A | N/A | N/A |
| 1135 | C1132 | Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA   | N/A | N/A | N/A | N/A |
| 1136 | C1133 | Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards   | N/A | N/A | N/A | N/A |
| 1137 | C1134 | Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied   | N/A | N/A | N/A | N/A |
| 1138 | C1135 | Cards Delivery 1- Segregation of cards & PINs delivery couriers   | N/A | N/A | N/A | N/A |
| 1139 | C1136 | CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are done in accordance to them  | N/A | N/A | N/A | N/A |
| 1140 | C1137 | CBE limit reviewed on daily basis   | N/A | N/A | N/A | N/A |
| 1141 | C1138 | CBE requirements and comments are addressed once received within two working days.  | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1142 | C1139 | CBS system handle registration side (system support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case any wrong data checker return case to maker again to reset with correct data.Default | N/A | N/A | N/A | N/A |
| 1143 | C1140 | Check list in place with the list of reports and date to be executed.  | N/A | N/A | N/A | N/A |
| 1144 | C1141 | Check RPO/RTO for SPOF of critical Services at the DR test "if any"  | N/A | N/A | N/A | N/A |
| 1145 | C1142 | Check that all treasury products have proper approved product programs within both CBE regulations and bank internal policies  | N/A | N/A | N/A | N/A |
| 1146 | C1143 | Check whether updated BC plan is available with the unit and reflect latest required data. Check the Testing results to ensure testing was done in the last 12 months at least once.   | N/A | N/A | N/A | N/A |
| 1147 | C1144 | Check with BCP the evacuation plan for call center   | N/A | N/A | N/A | N/A |
| 1148 | C1145 | checking & monitoring for the manually process that is performed by business and branches  | N/A | N/A | N/A | N/A |
| 1149 | C1146 | checking card offer applied after issuance   | N/A | N/A | N/A | N/A |
| 1150 | C1147 | Checklist in place detailing all the steps needed to launch any new product/program/scheme.  | N/A | N/A | N/A | N/A |
| 1151 | C1148 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | N/A |
| 1152 | C1149 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | N/A |
| 1153 | C1150 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | N/A |
| 1154 | C1151 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1155 | C1152 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | N/A | N/A | N/A | N/A |
| 1156 | C1153 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | N/A | N/A | N/A | N/A |
| 1157 | C1154 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | N/A | N/A | N/A | N/A |
| 1158 | C1155 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.   | N/A | N/A | N/A | N/A |
| 1159 | C1156 | Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.   | N/A | N/A | N/A | N/A |
| 1160 | C1157 | circulation performed to front liners with approved criteria after head of product approval   | N/A | N/A | N/A | N/A |
| 1161 | C1158 | Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification Process For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified)        | N/A | N/A | N/A | N/A |
| 1162 | C1159 | Clear designations are in place to segregate duties maintained within the unit  | N/A | N/A | N/A | N/A |
| 1163 | C1160 | Clear designations are in place to segregate duties maintained within the unit  | N/A | N/A | N/A | N/A |
| 1164 | C1161 | Clear designations are in place to segregate duties maintained within the unit  | N/A | N/A | N/A | N/A |
| 1165 | C1162 | Clients' inquiries received by e-mail , must be sent from the pre designated email address as defined by client in the e-mail and fax/MIFT Indemnity. Clients' inquiries received by phone , must be received by the pre designated person which is judged by the | N/A | N/A | N/A | N/A |



|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1166 | C1163 | Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared and signed through staff performing the duties                     | N/A | N/A | N/A | N/A |
| 1167 | C1164 | Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts  | N/A | N/A | N/A | N/A |
| 1168 | C1165 | Collections system access is restricted and approved based on the role of the employee.   | N/A | N/A | N/A | N/A |
| 1169 | C1166 | Company database to be double checked by credit initiation managers to make sure abiding by the approved coding criteria  | N/A | N/A | N/A | N/A |
| 1170 | C1167 | Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Email and following up the feedback before EOD                                    | N/A | N/A | N/A | N/A |
| 1171 | C1168 | Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks  | N/A | N/A | N/A | N/A |
| 1172 | C1169 | Complaints escalation matrix is in place and effective  | N/A | N/A | N/A | N/A |
| 1173 | C1170 | Concerned units are closely monitoring the rectification dates with a follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to includes the full action plan for control and mon | N/A | N/A | N/A | N/A |
| 1174 | C1171 | conducct annual BCP test in order to test backup data center  | N/A | N/A | N/A | N/A |
| 1175 | C1172 | conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree  | N/A | N/A | N/A | N/A |
| 1176 | C1173 | Conduct evacuation plan test periodically and BCP implementation  | N/A | N/A | N/A | N/A |
| 1177 | C1174 | Conduct sample review of training certification records and refresher training records based on any policy/product amendments.  | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1178 | C1175 | Conduct sufficient fraud awareness training to the eligible population  | N/A | N/A | N/A | N/A |
| 1179 | C1176 | consolidate all the received CBE circulars to ensure implementation   | N/A | N/A | N/A | N/A |
| 1180 | C1177 | contact crisis mangment team in order to make sure that all contact updated in addtion send awareness to crisis team  | N/A | N/A | N/A | N/A |
| 1181 | C1178 | Contingency funding plan must be prepared within approved parameters .  | N/A | N/A | N/A | N/A |
| 1182 | C1179 | contingency plan are performed  | N/A | N/A | N/A | N/A |
| 1183 | C1180 | Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a compliance.  | N/A | N/A | N/A | N/A |
| 1184 | C1181 | Coordination with the business and top management to know a yearly plan and the expansion plan for the upcoming years to set a proper capacity plan for the department and different divisions.   | N/A | N/A | N/A | N/A |
| 1185 | C1182 | Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations with all staff members and review regulatory sites  | N/A | N/A | N/A | N/A |
| 1186 | C1183 | Creating a new routing rule called (to be investigation ) so in case of any message the existing routing rules doesn't apply on it will go to this queue and automatically will alert us with pop-up message that there is a message on investigation queue hav | N/A | N/A | N/A | N/A |
| 1187 | C1184 | Credit Control units officers review documentation against CA ,   | N/A | N/A | N/A | N/A |
| 1188 | C1185 | Credit due diligence should be performed and in line with policy requirements: 1. Validate all components of the credit approval package were completed as appropriate.   | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1189 | C1186 | Credit policies & procedures is approved by bank board of directors whenever needed and followed by all stakeholders; department heads along with maker & checker to ensure full compliance throughout the credit cycle. | N/A | N/A | N/A | N/A |
| 1190 | C1187 | Critical IT systems and equipment are protected from damage caused by environmental hazards.   | N/A | N/A | N/A | N/A |
| 1191 | C1188 | CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with it CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM    | N/A | N/A | N/A | N/A |
| 1192 | C1189 | Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensuring full segregation of duties  | N/A | N/A | N/A | N/A |
| 1193 | C1190 | Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant & restriction report)   | N/A | N/A | N/A | N/A |
| 1194 | C1191 | Daily core banking system log report review versus card management issuance report   | N/A | N/A | N/A | N/A |
| 1195 | C1192 | Daily counting & sorting by cash pool team & vendors to all cash delivered from bank branches  | N/A | N/A | N/A | N/A |
| 1196 | C1193 | Daily counting & sorting by cash pool team & vendors to all cash delivered from bank branches  | N/A | N/A | N/A | N/A |
| 1197 | C1194 | Daily follow up from Regional Ops team with branches until closing all the findings .  | N/A | N/A | N/A | N/A |
| 1198 | C1195 | Daily recociliation of all related GLS & immediate settlement for any difference.  | N/A | N/A | N/A | N/A |
| 1199 | C1196 | Daily report generated in order to ensure that all transactions have sms sent to the customer  | N/A | N/A | N/A | N/A |
| 1200 | C1197 | Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.  | N/A | N/A | N/A | N/A |
| 1201 | C1198 | Data Backup and Replication.   | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1202 | C1199 | database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR  | N/A | N/A | N/A | N/A |
| 1203 | C1200 | Department head assigns maker and checker on setup in order to ensure accurate Setup. Weekly post-booking monitoring on maker & checker basis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that treasury and trade pe | N/A | N/A | N/A | N/A |
| 1204 | C1201 | Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.   | N/A | N/A | N/A | N/A |
| 1205 | C1202 | Department head ensures the below is in place to ensure efficient handling for assigned responsibilities: 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.            | N/A | N/A | N/A | N/A |
| 1206 | C1203 | Detailed work procedures for every function performed in the department should be in place  | N/A | N/A | N/A | N/A |
| 1207 | C1204 | Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level  | N/A | N/A | N/A | N/A |
| 1208 | C1205 | Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents   | N/A | N/A | N/A | N/A |
| 1209 | C1206 | Direct Debit Account Linkage 1- Dual control through G12 system generated reports review versus cusotmers' requests versus PRIME in addition to system advice per transaction   | N/A | N/A | N/A | N/A |
| 1210 | C1207 | Direct investment officer designate BOD members to sector head based on approved critaria and as per law 159 & 125  | N/A | N/A | N/A | N/A |
| 1211 | C1208 | Direct investment officer should follow up and ensure that affilates profit sahres transafered to finance dep. For allocation   | N/A | N/A | N/A | N/A |
| 1212 | C1209 | Disaster Recovery site readiness  | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1213 | C1210 | Documents are drafted as per approved CA by maker and checker on bank standard format and incase having non standard documents legal , Risk and shariaa are obtained  | N/A | N/A | N/A | N/A |
| 1214 | C1211 | Dual Communication Links from different providers.  | N/A | N/A | N/A | N/A |
| 1215 | C1212 | Dual control is applied by maker and checker on regulatory system   | N/A | N/A | N/A | N/A |
| 1216 | C1213 | Dual custody of tokens kept under CADC custody.   | N/A | N/A | N/A | N/A |
| 1217 | C1214 | Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated , while there are payment dues should be paid ( Accumulated profit ) , accordingly till receiving ITS feedback                                 | N/A | N/A | N/A | N/A |
| 1218 | C1215 | Duties are segregated   | N/A | N/A | N/A | N/A |
| 1219 | C1216 | Employee File Management Process is in place and being applied  | N/A | N/A | N/A | N/A |
| 1220 | C1217 | Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing staff based on employees physical files and o | N/A | N/A | N/A | N/A |
| 1221 | C1218 | Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and control functions to obtain their approval before submission   | N/A | N/A | N/A | N/A |
| 1222 | C1219 | Ensure that all processes in place and properly communicated. - Ensure properly approved and communicated SLA between concerned departments.  | N/A | N/A | N/A | N/A |
| 1223 | C1220 | Ensure that the following in place: - New credit facilities are approved according to the credit approval grid.   | N/A | N/A | N/A | N/A |
| 1224 | C1221 | Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)  | N/A | N/A | N/A | N/A |
| 1225 | C1222 | Ensure abidding to the CBE regulations through the daily transactions, under maker checker control (Officer and Team leader)  | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1226 | C1223 | Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD \$30,000.00 per client per day , open limit for Reta | N/A | N/A | N/A | N/A |
| 1227 | C1224 | Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.   | N/A | N/A | N/A | N/A |
| 1228 | C1225 | Ensure all policies and processes are updated, reviewed and approved periodically.   | N/A | N/A | N/A | N/A |
| 1229 | C1226 | Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA   | N/A | N/A | N/A | N/A |
| 1230 | C1227 | Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.  | N/A | N/A | N/A | N/A |
| 1231 | C1228 | Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.   | N/A | N/A | N/A | N/A |
| 1232 | C1229 | Ensure evacuated plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.   | N/A | N/A | N/A | N/A |
| 1233 | C1230 | Ensure evacuated plan has been tested and implemented successfully & that there is a current Continuity of Business (COB) Plan which follows corporate standards.  | N/A | N/A | N/A | N/A |
| 1234 | C1231 | Ensure evacuation plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate standards.   | N/A | N/A | N/A | N/A |
| 1235 | C1232 | Ensure evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.  | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1236 | C1233 | Ensure Evacuation plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate standards.  | N/A | N/A | N/A | N/A |
| 1237 | C1234 | Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance standards .   | N/A | N/A | N/A | N/A |
| 1238 | C1235 | Ensure proper follow up from MIS Head to submit reports on a timely manner.  | N/A | N/A | N/A | N/A |
| 1239 | C1236 | Ensure that 100% of the compliance / AML concerned staff , are compliance and AML Trained , also ensure training is provided frequently and not only once to ensure awareness of all updates.  | N/A | N/A | N/A | N/A |
| 1240 | C1237 | Ensure that agents performance is recorded in the score card   | N/A | N/A | N/A | N/A |
| 1241 | C1238 | Ensure that all processes in place and properly communicated -Ensure properly approved & communicated SLA between concerned departments. - Checker ensure that checkbook is issued on the correct account # & name with the requested number of le | N/A | N/A | N/A | N/A |
| 1242 | C1239 | Ensure that all eligible customers are getting charged with the monthly statement fees   | N/A | N/A | N/A | N/A |
| 1243 | C1240 | Ensure that All fraudulent customers to be listed in the fraud negative list   | N/A | N/A | N/A | N/A |
| 1244 | C1241 | Ensure that all functions are prepared by maker and checker ,  | N/A | N/A | N/A | N/A |
| 1245 | C1242 | Ensure that all system features are working smoothly   | N/A | N/A | N/A | N/A |
| 1246 | C1243 | Ensure that all users applications are active  | N/A | N/A | N/A | N/A |
| 1247 | C1244 | Ensure that Buyout cheques are delivered to the beneficiary and collected. Also Bought out facility is reported closed over I-Score  | N/A | N/A | N/A | N/A |
| 1248 | C1245 | Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level  | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1249 | C1246 | Ensure that Job descriptions are in place and acknowledged by the respective staff  | N/A | N/A | N/A | N/A |
| 1250 | C1247 | Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets.  | N/A | N/A | N/A | N/A |
| 1251 | C1248 | Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank assets.   | N/A | N/A | N/A | N/A |
| 1252 | C1249 | Ensure that our signatures record are matched with the received circulars and up to date.   | N/A | N/A | N/A | N/A |
| 1253 | C1250 | Ensure that the reporting is reported properly to Iscore  | N/A | N/A | N/A | N/A |
| 1254 | C1251 | Ensure verification guidelines are followed: Two mandatory questions: full customer name and ID last four digits and 3 obligatory questions (Last payment/transaction r and/or account specific information.(e.g.Last deposit, last transaction, etc.)/ home    | N/A | N/A | N/A | N/A |
| 1255 | C1252 | ensuring testing quarterly to ensure efficiency of CSU plan   | N/A | N/A | N/A | N/A |
| 1256 | C1253 | Ensuring that all checks sent through branches are endorsed favor bank beside reviewing report of checks received from branches and finally keeping checks copies front and back through check plus application.  | N/A | N/A | N/A | N/A |
| 1257 | C1254 | Entries Performed from Outward and Inward Clearing team on CBE account with both sessions total amount are reviewed daily from Checks Processing Center Head after printing GLs and CBE account statement after posting entries , matches with the daily reconc | N/A | N/A | N/A | N/A |
| 1258 | C1255 | Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client account and wrote amount in the commission field which consider wrong, as the commission in calculating automatically from G12 Checks Processing Center application . in spite   | N/A | N/A | N/A | N/A |



|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1259 | C1256 | Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure of pending cases exceeded SLA.          | N/A | N/A | N/A | N/A |
| 1260 | C1257 | Escrow agreement in place to be renew annually   | N/A | N/A | N/A | N/A |
| 1261 | C1258 | Evacuation plan is tested successfully implemented successfully. BCP complies to corporate and regulatory standards.                       | N/A | N/A | N/A | N/A |
| 1262 | C1259 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1263 | C1260 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1264 | C1261 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1265 | C1262 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1266 | C1263 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1267 | C1264 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1268 | C1265 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1269 | C1266 | Evacuation plan tested successfully and BCP implemented successfully several times   | N/A | N/A | N/A | N/A |
| 1270 | C1267 | Evacuation plan tested successfully and BCP implemented successfully several times<br>ة الإخلاء عدة مرات بنجاح وتم تنفيذ خطة الإخلاء بنجاح | N/A | N/A | N/A | N/A |
| 1271 | C1268 | Evacuation plan tested successfully and BCP implemented successfully several times.  | N/A | N/A | N/A | N/A |
| 1272 | C1269 | Exception reports are properly circulated and escalated as per policy requirements   | N/A | N/A | N/A | N/A |

|      |       |   |     |     |     |     |
|------|-------|---|-----|-----|-----|-----|
| 1273 | C1270 | Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .  | N/A | N/A | N/A | N/A |
| 1274 | C1271 | Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting treatment and AP head is approving .  | N/A | N/A | N/A | N/A |
| 1275 | C1272 | Extract list of requests and valdiate related approvals   | N/A | N/A | N/A | N/A |
| 1276 | C1273 | Extract list of requests and valdiate related approvals   | N/A | N/A | N/A | N/A |
| 1277 | C1274 | Extract list of services incidnets and check process complaince   | N/A | N/A | N/A | N/A |
| 1278 | C1275 | Extract list of terminated users and valdiate related actions   | N/A | N/A | N/A | N/A |
| 1279 | C1276 | Extracting Daily transaction history reviewed by AP head.   | N/A | N/A | N/A | N/A |
| 1280 | C1277 | Finance will report PCM quarterly and Sharia audit will review and report to Sharia board quarterly and whenever requested.   | N/A | N/A | N/A | N/A |
| 1281 | C1278 | Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.   | N/A | N/A | N/A | N/A |
| 1282 | C1279 | Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP head.   | N/A | N/A | N/A | N/A |
| 1283 | C1280 | For all FCY payments , expenditure control manger is requesting FX rate from treasury team to perform the transactions , while FCY balances are reveled on daily basis by core system.  | N/A | N/A | N/A | N/A |
| 1284 | C1281 | For Head office projects, Working on making a yearly plan. For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain the necessar | N/A | N/A | N/A | N/A |

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| 1285 | C1282 | For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained 3. Close follow up with ITS on all open issues to get the max. support possible "we got lett | N/A | N/A | N/A | N/A |
| 1286 | C1283 | FRU deliverables are in form of pdf which is not editable.   | N/A | N/A | N/A | N/A |
| 1287 | C1284 | FRU Head is to Ensure adequate Financial statements disclosure by reviewing against disclosure checklist.  | N/A | N/A | N/A | N/A |
| 1288 | C1285 | FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.  | N/A | N/A | N/A | N/A |
| 1289 | C1286 | FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.   | N/A | N/A | N/A | N/A |
| 1290 | C1287 | FRU manager is performing reconciliation between output file and portfolio GLs of trail balance and confirming to risk team, ensure to material deviation from stages YTD covering ratios and ask for justifications , if any                                | N/A | N/A | N/A | N/A |
| 1291 | C1288 | FRU Manager is preparing bank Group Pack mapped against approved pack template. FRU head is reviewing and submitting   | N/A | N/A | N/A | N/A |
| 1292 | C1289 | FRU Manager is recording the legal provision based on assessment received form legal department , FRU head is reviewing the entries against Legal department study.  | N/A | N/A | N/A | N/A |
| 1293 | C1290 | FRU team leader is preforming the settlement entries against memo and customer position and al related data , FRU head is reviewing .  | N/A | N/A | N/A | N/A |
| 1294 | C1291 | full job descriptions and defined roles and responsibilities are made and regularly revises for P&E; staff   | N/A | N/A | N/A | N/A |

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| 1295 | C1292 | Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each of the new location, making sure of the Legibility and authorization levels of the contractual documents to avoid any possible risk to | N/A | N/A | N/A | N/A |
| 1296 | C1293 | Generate regular report from TW<br>Close all expired LCs & LGs in case there is no pending action on it like:<br>- Business consent - Legal advise -<br>Customer consent - Limit issue -<br>Pending Documents - Etc ...                                      | N/A | N/A | N/A | N/A |
| 1297 | C1294 | Get backup schedule and restore frequency of below services • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS  | N/A | N/A | N/A | N/A |
| 1298 | C1295 | GL owner must fill documented form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and mapping.  | N/A | N/A | N/A | N/A |
| 1299 | C1296 | Have a clear research objectives / scope / questions to be answered through  | N/A | N/A | N/A | N/A |
| 1300 | C1297 | Having job description for the existing staff and new hiring   | N/A | N/A | N/A | N/A |
| 1301 | C1298 | Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben                     | N/A | N/A | N/A | N/A |
| 1302 | C1299 | Head of Human resouces and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceos and CODRs details operations review the final approved sheet received from com and ben                     | N/A | N/A | N/A | N/A |
| 1303 | C1300 | Head Of product approval before circulating to front liners to launch any new product/program/scheme .<br>Risk approval before the launch  | N/A | N/A | N/A | N/A |
| 1304 | C1301 | Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities   | N/A | N/A | N/A | N/A |

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| 1305 | C1302 | Highlighting any pending issue from either of the related parties on spot & providing the required recommendation   | N/A | N/A | N/A | N/A |
| 1306 | C1303 | Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of HR or his designee   | N/A | N/A | N/A | N/A |
| 1307 | C1304 | Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Heads   | N/A | N/A | N/A | N/A |
| 1308 | C1305 | HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and being reviewed by HR staff payment governmental relations Manager.  | N/A | N/A | N/A | N/A |
| 1309 | C1306 | HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governmental relations Manager on Oracle system to ensure accurate final payment processing.  | N/A | N/A | N/A | N/A |
| 1310 | C1307 | HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via emails and the register is included in the payroll payments on Oracle system and validated by HR staff payment and governmental relations M | N/A | N/A | N/A | N/A |
| 1311 | C1308 | IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing approval 2- New Joiners announcement provide from HR side  | N/A | N/A | N/A | N/A |
| 1312 | C1309 | ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sure the clean desk policy is applied properly.  | N/A | N/A | N/A | N/A |
| 1313 | C1310 | Implement DAM Database activity monitoring solution to monitor all bank DBs   | N/A | N/A | N/A | N/A |
| 1314 | C1311 | Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening from CADC on maker/checker basis  | N/A | N/A | N/A | N/A |

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| 1315 | C1312 | Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security training for employees and stakeholders. The budget allocated from Information security ,O/T & marketing budget .<br>Information Secur | N/A | N/A | N/A | N/A |
| 1316 | C1313 | Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes when applicable Follow up with the policy committee to avoid the delay KPIs to measure the e    | N/A | N/A | N/A | N/A |
| 1317 | C1314 | initiation and updated the liabilities procedures  | N/A | N/A | N/A | N/A |
| 1318 | C1315 | insurance invoices is reviewed and performed by operations team , mortgage product team only to approve deducting from cost center, appraisal fees invoices to be delivered from mortgage support sales coordinators to product team to issue the invoice and to | N/A | N/A | N/A | N/A |
| 1319 | C1316 | Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership as it had been noticed that some of these GLs showing balances related to both consumer and corporate customers.                            | N/A | N/A | N/A | N/A |
| 1320 | C1317 | Integrate and Monitor Application Logs with SIEM Manual review of application audit logs reports done by IAM team for non-Integrated services.   | N/A | N/A | N/A | N/A |
| 1321 | C1318 | Internal / External verification is conducted for all the applications as per defined policy and appropriate records maintained. Any negative checks are appropriately highlighted to the Credit Initiation Manager for further action.                          | N/A | N/A | N/A | N/A |
| 1322 | C1319 | Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Compliance - Sharia- info.security)  | N/A | N/A | N/A | N/A |

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| 1323 | C1320 | Inventory is place with for tokens custody. Tokens are sent to authorized customers by courier and excel sheet is received from courier company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer  | N/A | N/A | N/A | N/A |
| 1324 | C1321 | Investment manager & head of investments should review action and process related to liquidation  | N/A | N/A | N/A | N/A |
| 1325 | C1322 | Investment manager communicate with external advisor to prepare studies for fair value  | N/A | N/A | N/A | N/A |
| 1326 | C1323 | IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit te  | N/A | N/A | N/A | N/A |
| 1327 | C1324 | Keeping official manual receipts of the vendor & the branches & the related emails. Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in bank premises, but posting the amount on the system to avoid the cas | N/A | N/A | N/A | N/A |
| 1328 | C1325 | Legal Grid to ensure the accuracy and completeness of the documents received.   | N/A | N/A | N/A | N/A |
| 1329 | C1326 | LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary according with CA terms and conditions , shariaa and approved line of business as well as limits under dual control , as well as transactional doc  | N/A | N/A | N/A | N/A |
| 1330 | C1327 | List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User  | N/A | N/A | N/A | N/A |
| 1331 | C1328 | Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM.  | N/A | N/A | N/A | N/A |
| 1332 | C1329 | make sure to distribute masks, or washable Masks ,sanitizers, and gloves  | N/A | N/A | N/A | N/A |

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| 1333 | C1330 | Maker / checker from business Side<br>maker review the case and the price  | N/A | N/A | N/A | N/A |
| 1334 | C1331 | Maker and checker (Officer and<br>Senior Officer) concept is being used<br>in said case , treated as an integral<br>part of the MURABAHA booking<br>process , as the maker is feeding the<br>actorial steps while booking and the<br>checker is revieweing said steps<br>before dibu | N/A | N/A | N/A | N/A |
| 1335 | C1332 | Maker checker mechanism should be<br>strictly implemented. A check point<br>must be established and daily<br>reconciliation must be performed.<br>This is consequently resulting into<br>proper provision calculations that<br>should be following IFRS 9 rules                      | N/A | N/A | N/A | N/A |
| 1336 | C1333 | Making guidelines for the image of<br>bank branches to be a reference to<br>all employees in the P&E;<br>department to maintain the same<br>look and feel for renovated and<br>constructed premises of the bank.   | N/A | N/A | N/A | N/A |
| 1337 | C1334 | Making the electronic archiving<br>project that will insure the presence<br>of all necessary documents that are<br>sent and/or received between P&E;<br>and any other department or Service<br>provide   | N/A | N/A | N/A | N/A |
| 1338 | C1335 | Manual Observation by comparing<br>between the physical checks and the<br>data entered by clearing unit and<br>that any error in data entry is<br>reported to EGITService desk team<br>for rectification by mail with close<br>follow up till receiving correction<br>reply, issue w | N/A | N/A | N/A | N/A |
| 1339 | C1336 | Manual patch management process<br>is in place however Process is not<br>properly enforced Patch<br>management KRI will be added to<br>the process, to highlight the critical<br>and high vulnerabilities.   | N/A | N/A | N/A | N/A |
| 1340 | C1337 | Manual review and monitor for<br>firewall configuration changes.<br>Identify and report on risk including<br>compliance to initiate corrective<br>action and meet business regulatory<br>requirements  | N/A | N/A | N/A | N/A |



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| 1341 | C1338 | Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be sent ALM unit on weekly basis   | N/A | N/A | N/A | N/A |
| 1342 | C1339 | Market risk Manager generate reports contain breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review then send all reports to ALCO committee                                    | N/A | N/A | N/A | N/A |
| 1343 | C1340 | Market Risk manager monitor daily liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure that the ratios are in compliance with CBE rules and Checked by Market risk head                                       | N/A | N/A | N/A | N/A |
| 1344 | C1341 | Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and then to be sent to finance department  | N/A | N/A | N/A | N/A |
| 1345 | C1342 | Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head and Treasurer on weekly basis.  | N/A | N/A | N/A | N/A |
| 1346 | C1343 | Market Risk Manager reports breaches of daily limits ( Dealer limits, Intraday, FX Over night position, SE position, FWD and liquidity ratios)to Treasury head, Risk head, Treasury team and CAD team on daily basis to regulate the said breaches through cor | N/A | N/A | N/A | N/A |
| 1347 | C1344 | Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head for review  | N/A | N/A | N/A | N/A |
| 1348 | C1345 | Market Risk manager Review the daily overnight FX postion and ensure adherence the regulatory limits to be reviewed from market risk head  | N/A | N/A | N/A | N/A |

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| 1349 | C1346 | Monitoring customer feedback across the mobile banking app through the link survey that appears in the pop message once they out of the application.  | N/A | N/A | N/A | N/A |
| 1350 | C1347 | Monitoring DC/DR facilities/components.   | N/A | N/A | N/A | N/A |
| 1351 | C1348 | Monitoring of projects plans on regular basis and escalation of any delay.  | N/A | N/A | N/A | N/A |
| 1352 | C1349 | Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability   | N/A | N/A | N/A | N/A |
| 1353 | C1350 | Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure that all figures are within the accepted threshold, in case of breaches detected, the breaches then reported to ALCO. | N/A | N/A | N/A | N/A |
| 1354 | C1351 | Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches detected, the breaches are reported to ALCO.  | N/A | N/A | N/A | N/A |
| 1355 | C1352 | Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the P&E.;  | N/A | N/A | N/A | N/A |
| 1356 | C1353 | Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA   | N/A | N/A | N/A | N/A |
| 1357 | C1354 | Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formal and timely SLA   | N/A | N/A | N/A | N/A |
| 1358 | C1355 | Monthly Reconciliation for fraud GL .   | N/A | N/A | N/A | N/A |
| 1359 | C1356 | Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the correctness and no delay  | N/A | N/A | N/A | N/A |
| 1360 | C1357 | Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams  | N/A | N/A | N/A | N/A |

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| 1361 | C1358 | Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams   | N/A | N/A | N/A | N/A |
| 1362 | C1359 | Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams   | N/A | N/A | N/A | N/A |
| 1363 | C1360 | Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related teams .<br>رلة الالتزام على الموقع المخصص .<br>يع التعليمات التي يتم نشرها بمعرفة إذا<br>ينعين الاطلاع على جم | N/A | N/A | N/A | N/A |
| 1364 | C1361 | Monthly review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team members  | N/A | N/A | N/A | N/A |
| 1365 | C1362 | Network Advanced persistent threat (APT ) Solution implemented , (APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at prolonged network/system intrusion. Threat Intelligence platform that is i  | N/A | N/A | N/A | N/A |
| 1366 | C1363 | New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going live.   | N/A | N/A | N/A | N/A |
| 1367 | C1364 | New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT re   | N/A | N/A | N/A | N/A |
| 1368 | C1365 | On monthly basis there is a expiry report issued from Credit documents dept. team including list of Expired financing documents and documents and upcoming expires sent to RM for feedback and action in addition activation stopped on the system on expiry da  | N/A | N/A | N/A | N/A |

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| 1369 | C1366 | Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The Internal Regulations officer conducts a meeting with the concerned functions to start drafting the Procedure / manual, the Internal Regulati                | N/A | N/A | N/A | N/A |
| 1370 | C1367 | Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations  | N/A | N/A | N/A | N/A |
| 1371 | C1368 | Operation Officer to ensure the following : 1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by authorized sig.<br>ن طريق الفرع/ المقاصة:<br>يك لأي سبب من الأ الشيكات المرتدة ع<br>• في حالة ارتداد الشد   | N/A | N/A | N/A | N/A |
| 1372 | C1369 | Ops officer & branch manager ensure the below: 1- changing the account status to inheritors.<br>ن التالي:<br>يقوم مدير العمليات ومدير الفرع بالتأكد م<br>1- تغيير حاله الحساب الى متوفى   | N/A | N/A | N/A | N/A |
| 1373 | C1370 | Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop payment record on system.<br>BM to sign SPC report on quarterly bases.<br>الايقاف في الفرع مع حساب ال<br>دير الفرع و مدير العمليات بمراجعة طلبات<br>يقوم م | N/A | N/A | N/A | N/A |
| 1374 | C1371 | Ops officer and SPB review the safe lockers register to ensure applying the P&P; and deducting the fees<br>اريف<br>تطبيق السياسات والاجراءات و خصم المص<br>بمراجعة سجل خزائن العملاء للتأكد من<br>كلا من مدير العمليات ومدير خدمة العملاء<br>يقوم                           | N/A | N/A | N/A | N/A |
| 1375 | C1372 | Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1-<br>اجهزة الانذار<br>التأكد من  | N/A | N/A | N/A | N/A |
| 1376 | C1373 | Ops officer ensure the below: 1- The physical custody is matched with the register and the extracted reports for all the branch custody. h designation :<br>ام ل يقوم مدير العمليات بالتأكد من الاتي<br>ع السجلات والتقارير المستخرجة من النط<br>1- مطابقة العهدة الفعلية م | N/A | N/A | N/A | N/A |

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| 1377 | C1374 | Ops officer should ensure the below;<br>1- Checking the ATM machine if there is any device is installed for skimming<br>مدير العمليات بمراجعة التالي: كد من عدم تركيب إي أجهزة احتيال يقوم ماكينة الصراف الآلي ثلاث مرات يوميا والتأكد من فحص<br>1- التأكد من فحص | N/A | N/A | N/A | N/A |
| 1378 | C1375 | Ops staff are kept updated with their roles & responsibilities.   | N/A | N/A | N/A | N/A |
| 1379 | C1376 | Ops team review collateral linkage prior dispensment - Collateral reviewed by CAD on a monthly basis through collateral report  | N/A | N/A | N/A | N/A |
| 1380 | C1377 | out source companies not complying to physical & environmental  | N/A | N/A | N/A | N/A |
| 1381 | C1378 | P&E; prepared a list with full data and inspection reports that were made by the P&E; engineers, where they collected data and copys of contracts from legal. We matched our list with the regional managers, and coordinated it with all involved departments (  | N/A | N/A | N/A | N/A |
| 1382 | C1379 | PDCs position is updated manullay through the central clearing unit second day of delivering checks to branches. Preferable for PDCs to be on autoimated system to avoid any humman errors.   | N/A | N/A | N/A | N/A |
| 1383 | C1380 | Periodic market scan highlighting key competitive advantages and market share   | N/A | N/A | N/A | N/A |
| 1384 | C1381 | Periodically review to all the used spreadsheets  | N/A | N/A | N/A | N/A |
| 1385 | C1382 | Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department.  | N/A | N/A | N/A | N/A |
| 1386 | C1383 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadshee  | N/A | N/A | N/A | N/A |

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| 1387 | C1384 | Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1388 | C1385 | Periodically review to all the used spreadsheets to include : · Input Control : reconciled with the source of data by a seniority level in the department. · Version Control: approved version of spreadsheets are used. · Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1389 | C1386 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1390 | C1387 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1391 | C1388 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1392 | C1389 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |

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| 1393 | C1390 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1394 | C1391 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1395 | C1392 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1396 | C1393 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1397 | C1394 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1398 | C1395 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |

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| 1399 | C1396 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1400 | C1397 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1401 | C1398 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1402 | C1399 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1403 | C1400 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1404 | C1401 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |



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| 1405 | C1402 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1406 | C1403 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1407 | C1404 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1408 | C1405 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1409 | C1406 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1410 | C1407 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |

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| 1411 | C1408 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1412 | C1409 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1413 | C1410 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1414 | C1411 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1415 | C1412 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |
| 1416 | C1413 | Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadshee | N/A | N/A | N/A | N/A |

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| 1417 | C1414 | Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads | N/A | N/A | N/A | N/A |
| 1418 | C1415 | Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads | N/A | N/A | N/A | N/A |
| 1419 | C1416 | Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreads | N/A | N/A | N/A | N/A |
| 1420 | C1417 | Periodically review to all the used spreadsheets to include :<br>Input Control : reconciled with the source of data by a seniority level in the department.'<br>Version Control: approved version of spreadsheets are used.'<br>Calculation                    | N/A | N/A | N/A | N/A |
| 1421 | C1418 | Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department.  | N/A | N/A | N/A | N/A |
| 1422 | C1419 | Periodically review to all the used spreadsheets to include :• Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet | N/A | N/A | N/A | N/A |
| 1423 | C1420 | Physical access control " existing allowed access for all DC users& Role of each user "  | N/A | N/A | N/A | N/A |
| 1424 | C1421 | Physical and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local ordinances.  | N/A | N/A | N/A | N/A |

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|------|-------|--|-----|-----|-----|-----|
| 1425 | C1422 | Physical security risk that the bank's security procedures are complained  | N/A | N/A | N/A | N/A |
| 1426 | C1423 | Post receiving Credit Documentation from the RM on lodging memo ,  | N/A | N/A | N/A | N/A |
| 1427 | C1424 | posting all PDCs received from branches on Daltex without any exceptions, Cancelling Daily log   | N/A | N/A | N/A | N/A |
| 1428 | C1425 | Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.   | N/A | N/A | N/A | N/A |
| 1429 | C1426 | Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.   | N/A | N/A | N/A | N/A |
| 1430 | C1427 | Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.   | N/A | N/A | N/A | N/A |
| 1431 | C1428 | Prepare capacity plan and to be approved   | N/A | N/A | N/A | N/A |
| 1432 | C1429 | Prepare MIS report every month end showing number of deals executed on SUNGARD and % of canceled or amended deals and trend analysis to treasurer and operation head and market risk manager | N/A | N/A | N/A | N/A |
| 1433 | C1430 | Procedures/Policies in place and updated.  | N/A | N/A | N/A | N/A |
| 1434 | C1431 | Process map is implemented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control functions for final review.               | N/A | N/A | N/A | N/A |
| 1435 | C1432 | raise a legal action for all customers who met the legal dunning criteria.   | N/A | N/A | N/A | N/A |
| 1436 | C1433 | Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.  | N/A | N/A | N/A | N/A |
| 1437 | C1434 | Regular review of Application Access Control via DB queries and screenshots  | N/A | N/A | N/A | N/A |

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| 1438 | C1435 | Regular security testing from external and internal to verify flaws are not accessible or used. No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer . Servers | N/A | N/A | N/A | N/A |
| 1439 | C1436 | Regular updating to the concerned parties with the cancellation or issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to enable stopping their public circulation.                                    | N/A | N/A | N/A | N/A |
| 1440 | C1437 | Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement.   | N/A | N/A | N/A | N/A |
| 1441 | C1438 | Regularly review exceptional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement, or ceasing the execution of this resolution.   | N/A | N/A | N/A | N/A |
| 1442 | C1439 | Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on montly basis.  | N/A | N/A | N/A | N/A |
| 1443 | C1440 | Reurned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head  | N/A | N/A | N/A | N/A |
| 1444 | C1441 | Reval Rates submitted on core banking system by TBO officer  | N/A | N/A | N/A | N/A |
| 1445 | C1442 | Reversal function access is very limited to senior officers & Department management only All reversal are monitored next day by special report run by independent person (ICU) (CFOD Officer) All reversal owner should reply to this report with proper jus   | N/A | N/A | N/A | N/A |
| 1446 | C1443 | Review compliance with all CBE Rules & Regulations;, including the following : 1-Financing rules & regulations ( CBE section 3&4)  | N/A | N/A | N/A | N/A |
| 1447 | C1444 | Review compliance with all FRA Rules & Regulations   | N/A | N/A | N/A | N/A |

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|------|-------|--|-----|-----|-----|-----|
| 1448 | C1445 | Review contingency plan and interview with MRM for confirmation that the following in place -key elements: the " playbook" for addressing liquidity and funding -challenges in crisis situations, triggers, procedures, and roles and responsibilities, commun | N/A | N/A | N/A | N/A |
| 1449 | C1446 | Review FRMU Users system access  | N/A | N/A | N/A | N/A |
| 1450 | C1447 | Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, significant roles and responsibilities including key decision makers and communication plan, overview of liquidity condition , description | N/A | N/A | N/A | N/A |
| 1451 | C1448 | Review of documents provided by customer for activation . documents reviwed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated on system unless checker verified against presented document  | N/A | N/A | N/A | N/A |
| 1452 | C1449 | Review of documents provided by customer for granting system access.   | N/A | N/A | N/A | N/A |
| 1453 | C1450 | Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.   | N/A | N/A | N/A | N/A |
| 1454 | C1451 | Review of syndication documents as per approved Term sheet by Maker/ Checker   | N/A | N/A | N/A | N/A |
| 1455 | C1452 | Review profitability per product to ensure the product is profitable   | N/A | N/A | N/A | N/A |
| 1456 | C1453 | review RTS reasons and report to Business Planning Team to consider in payout calculation  | N/A | N/A | N/A | N/A |
| 1457 | C1454 | review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script - review customer file and welcome calls and meet the customer to investigate if the compnaint involved a bank staff. if not he's referred to the co | N/A | N/A | N/A | N/A |
| 1458 | C1455 | Review the Daily Cash Back Authorization report sent by MIS team   | N/A | N/A | N/A | N/A |

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| 1459 | C1456 | Review the initiated product and ensure having stakeholders approvals   | N/A | N/A | N/A | N/A |
| 1460 | C1457 | Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and review mail confirmation that they have all been blocked with correct block code according to their delinquency stage.                        | N/A | N/A | N/A | N/A |
| 1461 | C1458 | Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)   | N/A | N/A | N/A | N/A |
| 1462 | C1459 | reviewed by TBO senior officer against revaluation rates recived from finance officer   | N/A | N/A | N/A | N/A |
| 1463 | C1460 | Reviewing all Returned checks on daily basis, Scanning for returned checks and dishonor slip took place , Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with confirmation Email and finally recon | N/A | N/A | N/A | N/A |
| 1464 | C1461 | Reviewing international spend transactions on a customer level  | N/A | N/A | N/A | N/A |
| 1465 | C1462 | Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated P&P; manual that clarifies & includes all the business progress in full details.  | N/A | N/A | N/A | N/A |
| 1466 | C1463 | re-visiting capacity plan and to be approved  | N/A | N/A | N/A | N/A |
| 1467 | C1464 | Revoke and clean undesired RMAs with no business relation as per FI department monthly.   | N/A | N/A | N/A | N/A |
| 1468 | C1465 | -Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied in decisioning is accurate.   | N/A | N/A | N/A | N/A |
| 1469 | C1466 | Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensure processing all the requests.   | N/A | N/A | N/A | N/A |
| 1470 | C1467 | Send form 2 to social insurance office on a yearly basis  | N/A | N/A | N/A | N/A |

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| 1471 | C1468 | send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide us evidence of test plan , bcp test, contingance plan.. Etc  | N/A | N/A | N/A | N/A |
| 1472 | C1469 | Sending all covenants & events of defaults to bank Capital / bank Risk for review & testing before communicating such to participant banks . Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant b      | N/A | N/A | N/A | N/A |
| 1473 | C1470 | Separate GL for each related party and FRU manger is preforming Monthly proofing with related parties finance team of all transactions and balances that approved by FRU head.  | N/A | N/A | N/A | N/A |
| 1474 | C1471 | -Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual  | N/A | N/A | N/A | N/A |
| 1475 | C1472 | Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and generally accepted Shari'a principles as per Sharia Board internal regulation that governs its roles and responsibilities. bank Sharia Board | N/A | N/A | N/A | N/A |
| 1476 | C1473 | Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.   | N/A | N/A | N/A | N/A |
| 1477 | C1474 | Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.  | N/A | N/A | N/A | N/A |
| 1478 | C1475 | Signature circular are distributed to other banks and the I SCORE system is updated.  | N/A | N/A | N/A | N/A |
| 1479 | C1476 | Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.  | N/A | N/A | N/A | N/A |



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|------|-------|---|-----|-----|-----|-----|
| 1480 | C1477 | -SLA Agreements should be reviewed on annual basis to avoid any bottle necks in busienss flow (SLA should govern corproate team relation with other concerned parties as Trade /Clearing/Credit Admin./Credit documentation/Legal)                              | N/A | N/A | N/A | N/A |
| 1481 | C1478 | SLAs available with all interacting units as applicable.  | N/A | N/A | N/A | N/A |
| 1482 | C1479 | SLAs with bank-EG departments providing services to bank Capital such as finance, Audit, Agency credit control , Operation...etc. should be in place  | N/A | N/A | N/A | N/A |
| 1483 | C1480 | Stamps are recorded in a register once received, and dispateched same day to the desiganted dept/branch. Then once delivered to the branch/dept., and email is sent to the concerned dept. with the stamp copy on the register. The concerned dept. then confir | N/A | N/A | N/A | N/A |
| 1484 | C1481 | Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before approving financing the client.   | N/A | N/A | N/A | N/A |
| 1485 | C1482 | Sustainable finance policy as mandated by CBE.  | N/A | N/A | N/A | N/A |
| 1486 | C1483 | System of procedures are made and followed by P&E; department members that insure the easy workflow of action being made, and are in continues update and following instruction being given by the Process improvement department.                              | N/A | N/A | N/A | N/A |
| 1487 | C1484 | System performance issues should be reported immediately to IT in order to take required action   | N/A | N/A | N/A | N/A |
| 1488 | C1485 | Talent Review model is in place and being implemeneted  | N/A | N/A | N/A | N/A |
| 1489 | C1486 | Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper renewal in place enclosing business strategy TM/RAC, based on stress testing, performance assessment and monitoring.                         | N/A | N/A | N/A | N/A |

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| 1490 | C1487 | Tax calculations are automated on Oracle system. and incase of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of operations. | N/A | N/A | N/A | N/A |
| 1491 | C1488 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1492 | C1489 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1493 | C1490 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1494 | C1491 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1495 | C1492 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1496 | C1493 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1497 | C1494 | Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed provisions to financial controller for approval                                    | N/A | N/A | N/A | N/A |
| 1498 | C1495 | test all location manin and backup sites   | N/A | N/A | N/A | N/A |
| 1499 | C1496 | The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inopportune time.   | N/A | N/A | N/A | N/A |

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| 1500 | C1497 | The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets and taught how to avoid situations that might put such assets at risk.               | N/A | N/A | N/A | N/A |
| 1501 | C1498 | The branch make sure each opening account transaction the customer to fulfil all the required KYC data and to be signed by him.   | N/A | N/A | N/A | N/A |
| 1502 | C1499 | The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.  | N/A | N/A | N/A | N/A |
| 1503 | C1500 | The CFP must be revised annually and updated for funding actions based on stress test results.  | N/A | N/A | N/A | N/A |
| 1504 | C1501 | the concerned control party in the entity check the report with the limits & address the parties who missed reportation in cooperation with the cash management department                            | N/A | N/A | N/A | N/A |
| 1505 | C1502 | The corrective actions plan determined from previous tests is taken into account  | N/A | N/A | N/A | N/A |
| 1506 | C1503 | The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.                       | N/A | N/A | N/A | N/A |
| 1507 | C1504 | The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of unauthorized items.                       | N/A | N/A | N/A | N/A |
| 1508 | C1505 | The essential processes are covered by recovery solutions- in order to restore some of PCs, laptops with in same time in order to calculate the time to determine all machines will take how many hrs | N/A | N/A | N/A | N/A |
| 1509 | C1506 | The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respectively.  | N/A | N/A | N/A | N/A |

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|------|-------|---|-----|-----|-----|-----|
| 1510 | C1507 | The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process owner's approval. The Proced       | N/A | N/A | N/A | N/A |
| 1511 | C1508 | The Internal Regulations officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure that it is the latest version.   | N/A | N/A | N/A | N/A |
| 1512 | C1509 | The payable unit in the Finance department shall follow the below:<br>-Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1)<br>-Expenses shall not be paid to collection agencies before Sharia Board/ departmen | N/A | N/A | N/A | N/A |
| 1513 | C1510 | The payable unit in the Finance department shall follow the below:<br>-general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked amounts. - A record should be kept and upd    | N/A | N/A | N/A | N/A |
| 1514 | C1511 | The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor assessment.  | N/A | N/A | N/A | N/A |
| 1515 | C1512 | The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively.   | N/A | N/A | N/A | N/A |
| 1516 | C1513 | The Sharia department aids Sharia Audit in preparing Sharia Audit reports on bank financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding bank compliance with Sharia Board resolutions and requirements.                       | N/A | N/A | N/A | N/A |
| 1517 | C1514 | The Sharia department has communicated guidelines to concerned parties in the Finance department.   | N/A | N/A | N/A | N/A |

|      |       |  |     |     |     |     |
|------|-------|--|-----|-----|-----|-----|
| 1518 | C1515 | The Sharia department reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia Board resolutions.   | N/A | N/A | N/A | N/A |
| 1519 | C1516 | The Shari'a department should review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective.  | N/A | N/A | N/A | N/A |
| 1520 | C1517 | The Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval.   | N/A | N/A | N/A | N/A |
| 1521 | C1518 | The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.  | N/A | N/A | N/A | N/A |
| 1522 | C1519 | The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds.   | N/A | N/A | N/A | N/A |
| 1523 | C1520 | The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.  | N/A | N/A | N/A | N/A |
| 1524 | C1521 | The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cash for the pending alerts, the business communicated with the branch for calling the customer for providing the support docume | N/A | N/A | N/A | N/A |
| 1525 | C1522 | The tests are carried out in compliance with the tests plan based on communication test plan   | N/A | N/A | N/A | N/A |
| 1526 | C1523 | The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity plans.   | N/A | N/A | N/A | N/A |
| 1527 | C1524 | Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.   | N/A | N/A | N/A | N/A |

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|------|-------|---|-----|-----|-----|-----|
| 1528 | C1525 | There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and criticality of information Ensure that all users (internal, external and temporary) and th | N/A | N/A | N/A | N/A |
| 1529 | C1526 | There is IT committee composed of executive, IT charter policy , IT org chart and job description   | N/A | N/A | N/A | N/A |
| 1530 | C1527 | There is IT program and project management methodology process & Project review meetings  | N/A | N/A | N/A | N/A |
| 1531 | C1528 | TMO Head Ensure at the end of day 14 that there is no breach  | N/A | N/A | N/A | N/A |
| 1532 | C1529 | TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged amounts are justified under logical reason   | N/A | N/A | N/A | N/A |
| 1533 | C1530 | TMO Officer and Senior Officer on a daily basis ensures on a daily basis that any deal Change/Delete has been reported in currency position or approved from the authorized person  | N/A | N/A | N/A | N/A |
| 1534 | C1531 | TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts  | N/A | N/A | N/A | N/A |
| 1535 | C1532 | TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treasury deals done & Remittance, clearing e-mails   | N/A | N/A | N/A | N/A |
| 1536 | C1533 | TMO Officer and Senior Officer on a daily basis ensures that there is no breaches in FX, MM & Exposure limits   | N/A | N/A | N/A | N/A |
| 1537 | C1534 | Trade is required to make a monthly proof on monthly bases  | N/A | N/A | N/A | N/A |
| 1538 | C1535 | Trading sheet report is extracted from SunGard and profit is calculated automatically not manually prepared as before   | N/A | N/A | N/A | N/A |
| 1539 | C1536 | Training plan is to be prepared and sent yearly to HR to have the training quarterly plan for team members  | N/A | N/A | N/A | N/A |
| 1540 | C1537 | Transactions are executed in accordance to the CBE circulars under maker and checker control.   | N/A | N/A | N/A | N/A |

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| 1541 | C1538 | Transactions are executed in accordance to the CBE circulars under maker and checker control.   | N/A | N/A | N/A | N/A |
| 1542 | C1539 | Transactions are executed in accordance to the CBE circulars under maker and checker control.   | N/A | N/A | N/A | N/A |
| 1543 | C1540 | Transactions doc's are lodged in a fire & theft proof cabinet in bank Capital   | N/A | N/A | N/A | N/A |
| 1544 | C1541 | Treasury back office doesn't book any trade above the trader's limit except with proper approval  | N/A | N/A | N/A | N/A |
| 1545 | C1542 | Treasury issues FTP rates on monthly basis to finance for correct calculation of NRFF for all business segments   | N/A | N/A | N/A | N/A |
| 1546 | C1543 | undertaking from the customer and NDA from the company should be included in agreement  | N/A | N/A | N/A | N/A |
| 1547 | C1544 | Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff on quarterly basis  | N/A | N/A | N/A | N/A |
| 1548 | C1545 | Update unit process manual when needed  | N/A | N/A | N/A | N/A |
| 1549 | C1546 | Updated and complete BCM plan is available with the unit. BCM tool is kept updated.   | N/A | N/A | N/A | N/A |
| 1550 | C1547 | Updated product catalogue training / Inductions   | N/A | N/A | N/A | N/A |
| 1551 | C1548 | Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers with special charges , notification mail from cash management and RM to be sent to checks processing unit staff to identify new clients h | N/A | N/A | N/A | N/A |
| 1552 | C1549 | Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the transaction on a maker / checker bases.  | N/A | N/A | N/A | N/A |

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| 1553 | C1550 | Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it meets all requirements then the transaction is processed on a maker / checker bases also they make sure that the transaction is processed                        | N/A | N/A | N/A | N/A |
| 1554 | C1551 | Validate printed Pins against customer request Daily system log review versus customers requests  | N/A | N/A | N/A | N/A |
| 1555 | C1552 | Verifying business confirmation on monthly regulatory reports .   | N/A | N/A | N/A | N/A |
| 1556 | C1553 | VPN activated, alternative locations are ready  | N/A | N/A | N/A | N/A |
| 1557 | C1554 | we hired a multinational brokergae firm that revisited all our insurnace polcies and identified the gaps and mitigated the risks  | N/A | N/A | N/A | N/A |
| 1558 | C1555 | While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye   | N/A | N/A | N/A | N/A |
| 1559 | C1556 | working on NFS online monitoring system supported by MasterCard   | N/A | N/A | N/A | N/A |
| 1560 | C1557 | استيفاء التوقيعات على عملية التداول فور   | N/A | N/A | N/A | N/A |
| 1561 | C1558 | د مدير الوحدة لحركة التداول في السجل. اعتمادا   | N/A | N/A | N/A | N/A |
| 1562 | C1559 | فور استلام مصرفنا له وذلك باتباع الاتى :-<br>لتحفظات المختص. الاسراع بتنفيذ الحجز<br>الحجوز التى تسلم لهم لموظف الحجوز وا<br>لفروع وادارة البريد بالاسراع بتسليم كافة<br>والتحفظات فور استلامها. أ- التنبيه على ا<br>ى موظف الحجوز المختص بتنفيذ الحجوز<br>ب- التنبيه عل              | N/A | N/A | N/A | N/A |
| 1563 | C1560 | سبق تاريخ الاقرار تواريخ التقارير الائتمانية<br>ات مذكرة التمويل 0000 الخ ) و على ان ي<br>مهلك اقرارات العميل - الايرادات و المصروف<br>الاخري ( نماذج استعلام الوحدة- اعرف ع<br>تاريخ طلب التمويل سابق لجميع النماذج<br>ريخ المسجله على النماذج على ان يكون<br>التأكد من صلاحية التوا | N/A | N/A | N/A | N/A |
| 1564 | C1561 | تيفاء كل من الختم و البصمة الخاصين □<br>القراءة و الكتابة أو العملاء المكفوفين بأس<br>المختص فى حالة العملاء الذين لا يجيدون<br>الختم المحفوظ التأكد من قيام الموظف<br>ند تحقيق الشخصية ومطابقا للاسم على<br>موجود على الخاتم واضحا و مطابقا لمست<br>بالعمل ، على أن يكون الأسم ال    | N/A | N/A | N/A | N/A |



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| 1565 | C1562 | مويل ,الاقارات, العقود,الكفاله التضامنيه)<br>يفاء الدمغه على جميع النماذج ( طلب الت<br>التاكيد على است   | N/A | N/A | N/A | N/A |
| 1566 | C1563 | من المختص طبقا لصلاحياته قبل الصرف.<br>التأكد من إعتماد المصروفات  | N/A | N/A | N/A | N/A |
| 1567 | C1564 | الوقت القانوني للرد والرد بشكل صحيح .<br>ورة توخى الدقة والاسراع بالرد لعدم تضيع<br>ارة المختصه بالحجوز بالادارة القانونيه بضر<br>صيانة الحسابات – أفراد وشركات – والاد<br>التنبية على الفروع وأدارة   | N/A | N/A | N/A | N/A |
| 1568 | C1565 | قطاع الموارد البشرية لمواجهة هذا الخطر<br>التنسيق مع   | N/A | N/A | N/A | N/A |
| 1569 | C1566 | د من تسجيل الرقم الرمزي بشكل صحيح<br>المراجعة الثنائية من الوحدات للتأكد   | N/A | N/A | N/A | N/A |
| 1570 | C1567 | دة في حالة فقد أو تلف المفاتيح والاختتام<br>تطبيق الاجراءات المعتم   | N/A | N/A | N/A | N/A |
| 1571 | C1568 | فصل بين الاختصاصات (العمل و المراجعة)<br>تطبيق مبدأ ال   | N/A | N/A | N/A | N/A |
| 1572 | C1569 | الأمر لذلك مع عرض مبررات هذا التعديل.<br>تعديل بنودها إذا تطلب   | N/A | N/A | N/A | N/A |
| 1573 | C1570 | من وجود عقود حراسة على تلك المقارات<br>ومقارات منفصلة عن فروع البنك والتأكد<br>وحدات التمويلات الصغيرة التي لها مداخل<br>حصر جميع  | N/A | N/A | N/A | N/A |
| 1574 | C1571 | خه ويحتفظ مدير الوحدة بالنسخة الثانية<br>ل باحث من نسختين، ويسلم الباحث نس<br>لتي تحتوي على العملاء المسئول عنها ك<br>باعة اجندات التحصيل الخاصة بالباحثين وا<br>ط   | N/A | N/A | N/A | N/A |
| 1575 | C1572 | اعتماد أية معاملات أثناء قيامهم بإجازات.<br>من عدم قيام الزملاء المذكورين بإدخال أو<br>ابقته مع سجل الحضور والانصراف والتأكد<br>في ايام اجازات Makers & Checkers ومط<br>قم (13) السداد من اختصاصات Checker<br>طباعة تقرير ر  | N/A | N/A | N/A | N/A |
| 1576 | C1573 | سختي المفاتيح طوال فترة عمله بالوحدة<br>عدم استلام شخص واحد لـ   | N/A | N/A | N/A | N/A |
| 1577 | C1574 | أحد شركات التحصيل المتعاقد معها البنك<br>القضائية ضد العميل وكفيله وتحويله إلى<br>اءات الودية مع العميل يتم اتخاذ الاجراءات<br>عند استنفاد كافة الاجر  | N/A | N/A | N/A | N/A |
| 1578 | C1575 | داية جلسة تداول اليوم التالي علي الاكثر<br>شة مجلس الادارة للقوائم المالية و قبل ر<br>مال مقارنة بالفترة السابقة فور انتهاء مناف<br>بات يتم ارسال بيان معتمد باهم نتائج الاع<br>التي لم يصدر بشأنها تقرير مراقب الحسا<br>في حالة القوائم المالية السنوية و الدورية | N/A | N/A | N/A | N/A |

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| 1579 | C1576 | نهاية كل فترة مالية (31/3 - 30/6 - 30/9)<br>ثم المالية خلال 45 علي الاكثر من تاريخ<br>السنة المالية 31/12 لابد ان ترسل القوا<br>خلال 90 يوم علي الاكثر من تاريخ انته<br>ادها من الجمعية العامة العادية و ذلك في<br>الادارة بارسال القوائم السنوية قبل اعتم<br>تقوم | N/A | N/A | N/A | N/A |
| 1580 | C1577 | م الرمزي مع تقرير العملاء فوق حد الاقرار<br>مخرجة من نظام التمويلات الصغيرة بالرق<br>مراجعة الإقرارات الشهرية المسد  | N/A | N/A | N/A | N/A |
| 1581 | C1578 | ميع الإيصالات المستخدمة قد تم توريدها<br>في دفاتر الباحثين يوميا والتأكد من أن ج<br>مراجعة الإيصالات غير المستخدمة   | N/A | N/A | N/A | N/A |
| 1582 | C1579 | ال وكذلك التسلسل التاريخي للمعاملات.<br>أكد من صحة نسب توزيع الأرباح ورأس الم<br>عة عقود التمويلات الموقعة من العميل للذ<br>مراج   | N/A | N/A | N/A | N/A |
| 1583 | C1580 | من خلال المراجعة الثنائية (عمل - روجع).<br>ت الصغيرة أو على شبكة البنك المركزي<br>العملاء سواء على قاعدة بيانات التمويلا<br>مراجعة عملية ربط   | N/A | N/A | N/A | N/A |
| 1584 | C1581 | فع رسم اشترك سنوي بقيمة 7500 جم<br>بشر السنوي / شركة مصر المقاصة يتم د<br>الف جم سنويا + 10000 جم مقابل الذ<br>رية يتم سداد رسم قيد سنوي ويبلغ 500<br>بل الخدمات السنويه / هنية البورصة المص<br>ابة المالية يتم دفع 25000 جم سنوي مقا<br>هنية الرق                 | N/A | N/A | N/A | N/A |
| 1585 | C1582 | صيل أو في يوم العمل التالي على الأكثر<br>من العملاء يتم توريدها في نفس يوم التح<br>كد من أن جميع المبالغ التي تم تحصيلها<br>يتعين التأ   | N/A | N/A | N/A | N/A |
| 1586 | C1583 | د تم الموافقة عليها من الادارات المختصة<br>اقساطها او اعدام المديونيات الخاصة بها ف<br>جميع الحالات التي تم جدولتها او تاجيل<br>يتعين التأكد من ان   | N/A | N/A | N/A | N/A |
| 1587 | C1584 | لخبرة في مجالات التمويل متناهي الصغر.<br>ي الوحدات والمديرين الاقليميين واصحاب ا<br>لمقات نقاشية بالوحدات تحت اشرف مدير<br>العملي داخل الوحدات عن طريق عقد ح<br>على كل ما هو جديد عن طريق التدريب<br>يتعين تدريب العاملين  | N/A | N/A | N/A | N/A |
| 1588 | C1585 | جود سياسات واضحة ومفهومة ومعتمدة،<br>يتعين و   | N/A | N/A | N/A | N/A |
| 1589 | C1586 | لرقابية بموعد انعقاد الجمعية وفقا للقانون<br>معية بجريدين رسميتين / ابلاغ الجهات ا<br>معية العامة / يقوم بالاعلان عن عقد الج<br>ينم اعداد الاجراءات اللازمة للج  | N/A | N/A | N/A | N/A |

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| 1590 | C1587 | ف المصرية و قبل بداية جلسة تداول اليوم لاجداث الجوهريه قبل التصريح عنها بالصحة و تقوم الادارة بموافاة البورصة المصرية با تم الافصاح فور الانتهاء من انعقاد المجلس  | N/A | N/A | N/A | N/A |
| 1591 | C1588 | لجهات ذات الصلة ( شركة مصر المقاصة ) لبيانات بكل دقة طبقا للبيانات الواردة من ا يتم الالتزام باعداد ومراجعة ا  | N/A | N/A | N/A | N/A |
| 1592 | C1589 | يتم التحديث بشكل دورى  | N/A | N/A | N/A | N/A |
| 1593 | C1590 | رصة المصرية .ويتم حضور المساهمين لل مستوفاة لهئية الرقابة المالية وهئية البو قد الجمعية الا بعد تسليم القوائم المالية ية ب21 يوم على الأقل ولايجوز الدعوة لع الإدارة والقوائم المالية السنويه قبل الجمع هر من انعقادها ويتم نشر تقرير مجلس يتم الدعوة للجمعية قبل شذ | N/A | N/A | N/A | N/A |
| 1594 | C1591 | الحكومية المختصة فى حالة إمكان ذلك حة المستندات من خلال الرجوع للجهات بالإضافة إلى العمل على التحقق من ص خلال الفحص الدقيق لمستندات الملكية ، يتم تفادى ذلك من   | N/A | N/A | N/A | N/A |
| 1595 | C1592 | موظفي الوحدة ولا يقبل صور من العميل. كد من عدم تزويرها، ويتم تصويرها بمعرفة اصول المستندات من العميل وفحصها والتأ يتم تقديم  | N/A | N/A | N/A | N/A |
| 1596 | C1593 | ئية الرقابه المالية بالبنك الاهلى المصرى القوائم المالية ويتم تحويله الى حساب ه اجمالى الإيرادات الربع سنوية طبقا لارقام م التطوير على أساس 2 في الالف من يتم حساب رسد   | N/A | N/A | N/A | N/A |
| 1597 | C1594 | بى حال الحضور بدلا عن مساهم اخر او ت ة تجميد ارصدة + توكيل رسمى للحضور ف للجمعية على ان يقدم المساهم شهاد حضور الجمعية .ويتم حضور المساهمين اهمين الذى قاموا بتجميد ارصدتهم بغرض ثمة بالارصدة المجمدة وهى خاصة بالمس مة مساهمين من شركة مصر المقاصة قا يتم طلب قاز   | N/A | N/A | N/A | N/A |
| 1598 | C1595 | بدأ الرقابة المزدوجة (Maker & Checker) ل بقوائم الحظر (أفراد وشركات) وتطبيق م يجب التأكد من عدم إدراج العميل والكف   | N/A | N/A | N/A | N/A |
| 1599 | C1596 | مستوفاه و واضحه (المبلغ التاريخ.....الخ) تكون جميع بيانات ايصالات توريد النقدية يجب ان   | N/A | N/A | N/A | N/A |
| 1600 | C1597 | تندات ذات قيمه لعدم شيوع المسئوليه مسئول عن حفظ هذه السجلات و المسد يجب تحديد شخص  | N/A | N/A | N/A | N/A |
| 1601 | C1598 | لخاص والافراد في راسمال مصرفنا شهريا به نسبة مساهمة المال العام و القطاع ا داد البيان الشهري للبنك المركزي موضعا يقوم الموظف باع   | N/A | N/A | N/A | N/A |

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| 1602 | C1599    | كل صحيح على سجل الحضور والانصراف.<br>هر والتأكد من تداول المفاتيح والاختام بشد<br>يقوم مدير الوحدة بمراجعة السجل كل ش | N/A | N/A | N/A | N/A |
| 1603 | C1600    | Manual reconciliation using the<br>reports sent from the provider as no<br>transactions done through our system       | N/A | N/A | N/A | N/A |
| 1604 | C-654321 | تقييم البرامج التعليمية   | N/A | N/A | N/A | N/A |
| 1605 | C1602    | MFA   | N/A | N/A | N/A | N/A |
| 1606 | C-123    | تحديد معايير التعليمdd  | N/A | N/A | N/A | N/A |