

# Controls Dashboard Report

Governance, Risk & Compliance Management

## Pending Preparer

| Control Name  | Control Code                            |
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| ضرورة وجود سجل يخصص لعملية التداول يبين اسم الحائز الأصلي ومن يحل محله في حالة غيابه.   | C0001                                   |
| 3)Major Risk and Risk mitigates are identified.   | C0002                                   |
| • Develop, update and monitor unit Service Level Agreement established with stakeholders  | C0004                                   |
| Sharia Department SLA governs launching/ Updating banking products, services, accounts, investment funds, syndi   | C0005                                   |
| 1. يقوم الموظف بتسجيل ميعاد انتهاء الرهون في السجل الخاص بها.<br>2. يقوم الموظف بمراجعة السجل شهريا لمعرفة مواعيد رفع الحظر علي الرهون لتجديدها.  | C0006                                   |
| - Documents data are inputted by maker and reviewed by checker before signing the documentation register<br>- Q&A is backed up on Bank's server<br>- Available manual documentation register by maker and checker | C0009                                   |
| 3- All job descriptions are reviewed annually and updated with HR   | C0010                                   |
| 3. General Service head review the received report against the approval to ensure all the redeemed points were appro  | C0011                                   |
| *As far we start to handle User admin side on registration on system<br>CADC department are divided to two department ( reviewing & token custody   | C0016 ( IB registration department ) to |
| - All Received documents should be updated on Q&A or CRM  | C0029                                   |
| - CAD to check Non Performing Portfolio report and ensure reporting of nonaccrual clients to CBE.   | C0031                                   |
| - CAD to check past due report and ensure reporting of nonaccrual clients to CBE  | C0032                                   |
| - Capacity plan should be prepared, taking into consideration annual leaves.<br>- Ensure proper communication, guidance and training to all concerned staff members, as to have required knowled                  | C0033                                   |
| - Capacity plan should be prepared, taking into consideration annual leaves.<br>- Ensure proper communication, guidance and training to all concerned staff members, as to have required knowled                  | C0034                                   |
| Committees should be in line with the regulatory requirements such as BOD committees, and the committees govern   | C0042                                   |

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| - Credit files should be kept in fire proof room.   | C0044 |                     |
| Customer data are maintained on the system as per the application signed by the customer<br>تسجيل البيانات الأساسية للعملاء من واقع المستندات التي تم التأكد من اكتمالها وصحتها بمعرفة مدير الوحدة أو من يحل محله   | C0045 |                     |
| Debit / Covered Card : AMC receive daily sheet with issued cards for previous date / PINs will be printed automatically<br>Internet Banking :<br>Receiving customer request to create Internet Banking User & password ( done on maker / Checker concept)   | C0046 |                     |
| - Docs review & scanning performed by maker & checker on the shared folder  | C0047 | reviewing documents |
| - Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.   | C0048 |                     |
| - Ensure that all processes in place and properly communicated.   | C0049 |                     |
| Ensure all procedures/Policies are updated and approved<br>All functions are communicated by the agreed SLA   | C0050 |                     |
| - Ensure that All required data / facility mechanism are sent to OPS as per approved T.S  | C0051 |                     |
| - Ensure that OPs are calculating Installments , profit , commissions , fees  | C0052 |                     |
| - Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid   | C0053 |                     |
| GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled<br>,Reconciliation is done by a designated staff independent of transaction processing.<br>,ICU & Finance monthly reviews the GLs reconciliation proofing<br>- مراجعة المصروفات التي يتم تحميلها على الوحدات (المصروفات المشتركة بين الوحدات وفروع البنك) والتأكد من نسب التوزيع | C0054 |                     |
| In case if any documents are missing or any information is not captured / wrong captured, this will be communicated   | C0055 |                     |
| - Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities  | C0056 |                     |
| - Job description should be in place for all staff members to ensure their awareness and accountability for their roles & responsibilities  | C0057 |                     |
| - Segregation of duties is clearly documented and implemented to ensure independence of functions.  | C0058 |                     |
| - Nostro limits for each bank should be reconciled on daily basis with treasury office sheet to ensure that exposure is within limits   | C0060 |                     |
| - Original documentation safekeeping is kept in fire proof cabinet with dual custody, key register for movement of keys   | C0063 |                     |
| Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Chancery  | C0064 |                     |
| - Releases of credit files should be according to approved process  | C0067 |                     |
| - Report 5011 should be sent to CAD & finance to be presented to CBE  | C0068 |                     |
| يتم التأكد من مطابقة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات<br>All application are signature verified by MF officer  | C0093 |                     |
| تسجيل واعتماد جميع البيانات المسجلة على نظام الحاسب الآلي من خلال مبدأ الفصل بين الإعداد والمراجعة.<br>.Data maintenance on the system is done on maker/checker basis as per system requirements  | C0094 |                     |
| مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة   | C0099 |                     |

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| Daily batch is reviewed based on maker/checker in addition to 2 senior officers in the unit -Also Currently the release | C0100 |
| Ensure department procedure is updated  | C0101 |
| * Credit Admin prepared the collateral report on monthly basis to monitor all outstanding and collaterals as per appro  | C0102 |
| * Limits under Wholesale stopped on system in case of Deviation.  | C0103 |
| * Shortfalls are escalated as per policy requirements.  | C0104 |
| *All new instructions are communicated to the agents.   | C0105 |
| *Deferrals should be reflected in monthly reports including due & upcoming deferrals.                                   | C0106 |
| *On a weekly basis calls received are monitored to ensure correct data were communicated to the customers by the        | C0107 |
| *Ongoing awareness sessions are given to the agents.  | C0108 |
| *Only routed availments are checked for proper approvals, yet the un routed availments should be properly monitored     | C0109 |
| *Review that monthly reconciliation with Finance is conducted to verify figures   | C0110 |
| • Existence of two types of authentication( Keys and Combination Password )   | C0111 |
| • Prepare process identifying all required documentation to open non personal accounts based on the legal entity of t   | C0112 |
| •Dual Custody is applied on documents vault upon delegation of authority mechanism and Key movement is register         | C0113 |
| 1- changing the account status to inheritors.<br>1- تغيير حاله الحساب الى متوفى   | C0114 |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to   | C0115 |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implement  | C0116 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA       | C0117 |

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| 1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).   | C0118 |  |
| 11. Documentation / collateral are as per the documentation process and CA approval, and are safe kept.   | C0119 |  |
| 1-Automatic direct debit file upload through system interface tool<br>2-Dual control by reviewing uploaded data results report and sending feedback | C0120 |  |
| 1-to ensure that proper documentation is presented meeting the card scheme guidelines and in case of discrepancy issued                             | C0121 |  |
| 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing                         | C0122 |  |
| 2- Dual control on system and daily batch review  | C0123 |  |
| 2- Execution on cards system is under dual control with complete segregation of duties between issuance, encoding & activation                      | C0124 |  |
| 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | C0125 |  |
| 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | C0126 |  |
| 2- Maker/checker concept is applied manual through reports review   | C0127 |  |
| 2- Shredding Memo signed by branch designated staff to be sent to Card Ops for maintenance team for action.   | C0128 |  |
| 2) To ensure that all CCRs are conducted on time and if not extension is properly obtained  | C0129 |  |
| 2. Applying all CBE regulations and requests during branch renovation or construction that is being updated by the CBE                              | C0130 |  |
| 2. Branch Manager or SPB to validate the date of receiving the Murbha checks with that date of customer request and                                 | C0131 |  |
| 2. Ensure that there is an ORR and FRR for all obligors, Verify that an approved ORR sheet is there, Any ORR adjustments                            | C0132 |  |
| 2. Monitoring document movement to/from stores thru sheet .   | C0133 |  |
| 2. No invoice will be paid unless the asset is coded.   | C0134 |  |
| 2. Processing the hotel invoices on a maker / checker basis.  | C0135 |  |
| 2. Receiving report from the vendor on a quarterly basis to review the redeem points  | C0136 |  |

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| 2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.                  | C0137 |
| 2. Short list for the approved consultants - contractors - vendors.  | C0138 |
| 2. Unit head signature is required on the invoice.   | C0139 |
| 2-Increasing the policy on daily basis from the vendor's side on the expense of CADIB.(if required)                  | C0140 |
| 2-Monthly dual review of GL proof & exhibits and send to Consumer Ops head   | C0141 |
| 3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's | C0142 |
| 3- Maintenance is processed based on customer request received from the branch and signature verified by the design  | C0143 |
| 3- Monitoring performance and applying penalties for breaches  | C0144 |
| 3. Logging all the invoices in sheet for monitoring  | C0145 |
| 3. Relationship review and returns, pricing and repayment schedule.  | C0146 |
| 3. Review the register to ensure no duplicate.   | C0147 |
| 3-Additional control point through retail risk monthly sample review   | C0148 |
| 3-Branch to provide operation with claim required original documentation as per contract with takaful insurance comp | C0149 |
| 3-SLAs Between all stakeholders defining the timeline to discuss all the technical resolution.                       | C0150 |
| 4) Transactional documents must be archived by customer for reference and review and safekept under dual control     | C0151 |
| 4. Collateral valuation.   | C0152 |
| 4. Processing the invoices on original   | C0153 |
| 4. Reconcile the fixed assets against the registry to ensure all the assets are in list.                             | C0154 |
| 5) Risk reporting is done  | C0155 |

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| 5. Stress testing' discipline is in place for key environmental uncertainties.   | C0156 |  |
| 6) Specific documentation standards and variance are specified.  | C0157 |  |
| 6. For public sector group, only where support is evidenced by way of the means purpose test, confirm that the test                                      | C0158 |  |
| 7. Verify that there are no past due annual approvals which have not been completed or past due extensions, particu                                      | C0159 |  |
| Ensure salaries transferring for companies under STL Scheme<br>Policy training is conducted by the policy managers to all credit initiation team, On the | C0160 |  |
| Ensure that BCP<br>in PlaceEnsure that Daily follow between both the branches & the vendors, with communication with Police authorit                     | C0161 |  |
| Market Risk Manager prepare Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's complian                                     | C0162 |  |
| Premises department broadcast the project time frame, MEP, list of needs ,assigned tasks to stakeholders at the start o                                  | C0163 |  |
| Reurned Cards  |       |  |
| 3- Card operations maintenance team to block the shredded cards using the shredding code on the cards system   | C0164 |  |
| Reurned Cards  |       |  |
| 4- Maintenance report for debit and CB cards that reflects last card status is received by supervisor and signed   | C0165 |  |
| Reurned Cards  |       |  |
| 6. Review shredding list against system (card status) by CB unit head and Quality unit   | C0166 |  |
| Reurned Cards  |       |  |
| 1- Card Ops head ensure blocking all the received emails for shredded cards.   | C0167 |  |
| TMO Head on a daily basis review and monitor the currency position limit and position reconciliation prepared by TMO                                     | C0168 |  |
| TMO head on daily basis review and ensure that all FX & MM deals executed on Phnx Gard are reconciled with Phnx GL                                       | C0169 |  |
| Updated and complete BCM plan is available with the unit. BCM tool is kept updated, BCM Testing is done once in a y                                      | C0170 |  |
| حفظ التعليمات الدورية حسب تاريخها و اطلاع جميع العاملين عليها  | C0171 |  |
| * Monthly proof of all issued and O/S certificates versus  | C0012 |  |
| * Valuations are submitted to docs unit by RM with lodging memo  | C0172 |  |

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| * Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date   | C0173 |
| * All Received documents should be updated on Q &A  | C0174 |
| * An approved policy approved by the board or relevant board committee.<br>* Monitoring the implementation of the plan on quarterly basis.<br>* Quality assurance team verified the implementation of the plan. | C0175 |
| * Any variance in P&L between TFO and TBO for FX and Fixed Income if not detected and cleared from day 1, it will be cleared by day 5   | C0176 |
| * BO Report exist showing all accounts opened from network Branches for previous working day , checked on a daily basis   | C0177 |
| * CFOD must ensure that proper approvals in place for availment transactions and ensuring their delegated limits having been approved   | C0178 |
| * CFOD to ensure proper approval level for availments as per approved policies prior processing.  | C0179 |
| * Check that report is prepared Monthly.  | C0180 |
| * Checklist containing all the CBE circulars to ensure abiding to all CBE regulations as per the uploaded circulars on portal   | C0181 |
| * Clients RR and classification reflected in past due report should be downgraded as per SME CP requirements.   | C0182 |
| * Communicating CPs satisfaction letter to all participants in a timely manner.   | C0183 |
| * Confirmation on receiving /deducting agency fees  | C0184 |
| * Credit limits maintenance on Ethix is done by maker and checker .   | C0185 |
| * Customers place their feedback in the app inbox managed by call center.   | C0186 |
| * Daily BO reports were established to cover minors (Minor reached 21 within 30 days)& ( Minor accounts per Branch)   | C0187 |
| * Daily reviews on all data input vs. banking service agreement to ensure completeness & correctness. Any minor discrepancies are reported  | C0188 |
| * Docs are submitted with lodging memo  | C0189 |
| * Ensure all procedures/Policies are updated and approved<br>* Ensure all functions are communicated by the agreed SLA  | C0190 |
| * Ensure OD limits (for excesses) reduced to zero.  | C0191 |
| * Ensure that all processes in place and properly communicated.<br>* Ensure properly approved & communicated SLA between concerned departments  | C0192 |
| * Ensure that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be approved   | C0193 |
| * Ensure that T.S is circulated to OPS for proper calculation .   | C0194 |
| * Ensure that T.S. is circulated to all concerned parties' internally   | C0195 |
| * E-Wallet transaction daily / monthly limits support the monitoring<br>*The reports reviewed by maker checker<br>* Some data obtained from related business owner  | C0196 |
| * Existing BO report extracted to compare processed DC in previous day against daily interface report (Card manager)  | C0197 |
| * Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid   | C0198 |
| * Follow up with participant Banks to ensure that funds had been received in timely manner / participants inquire as per  | C0199 |

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| * FX Sales Officer issue FX board rates on daily basis to branches and FX traders  | C0200 | Update the FX rate sheet on ADIB portal |
| * Highlight in case there is exposure reflected for any bank without an approved limit.  | C0201 |   |
| * In case different address/profession between BSA & CBS for facility customers signature not to be uploaded & account not to be opened                    | C0202 |   |
| * MIS reported to branches network & Escalated to branches network head & CRO on monthly basis   | C0203 |   |
| * Legal drafting for syndication documents as per approved T.S.  | C0204 |   |
| * Legal/risk/shariaa approvals should be obtained on all syndication documents   | C0205 |   |
| * Limits on SunGard is done by maker and reviewed by checker.  | C0206 |   |
| * limits stopped on the system after 10 days and e-mails send to Risk team and Business to rectify   | C0207 |   |
| * Limits updated as per drawing power.   | C0208 |   |
| * Market survey to be conducted every 6 months to scan the market and monitor new updates  | C0209 |   |
| * New Client Signature System deployed on production March 2014 enabling segregation between the customer, guardian, POA & Minor.                          | C0210 |   |
| * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian, POA & Minor.   | C0211 |   |
| * Obtain legal & Risk & Shariaa approval on drafted documents  | C0212 |   |
| * Perform sample testing on customer account to ensure that the transactions are fired through SAS system according to the policy                          | C0213 |   |
| * Review customer account during alerts review (for a period of time) to ensure that the transactions are fired through the system                         | C0214 |   |
| * Processor checks that all mandatory fields are fully completed, filled and verified against standard data input list. Make sure that the data is correct | C0215 |   |
| * Purchase orders/Contracts/PDC position received from Operation Department should be reviewed by maker / checker  | C0216 |   |
| * Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker  | C0217 |   |
| * Received Docs reviewed by Maker/ Checker at Docs Unit  | C0218 |   |
| *- Report prepared by maker and checker.   | C0219 |   |
| * Reserve file is reviewed independently by Middle Office Dept getting data from CBE RTGS system and Finance Dept  | C0220 |   |
| * Review signing powers & signing on behalf of the company is properly checked   | C0221 |   |
| * Review valuation reports in line with policy & CBE guidelines  | C0222 |   |
| * SLAs between concerned departments were approved and communicated to stakeholders  | C0223 |   |
| * Swifts / emails sent to participant banks are reviewed Maker/ Checker  | C0224 |   |
| * Swifts sent to participant banks are reviewed by Maker/ Checker  | C0225 |   |
| * The Shari'a Board harmonizes the products and contracts in order not to contradict the imperative and compulsory   | C0226 |   |
| * The Shari'a board has issued resolutions 16/3/2011-1 and 12/1/2012-1 to coordinate with the legal department in A  | C0227 |   |
| * Trading desk manage all FCY cash flow, accommodate for the CBE FCY Reserve Requirements and arrange for manag  | C0228 |   |
| * Treasury Front Office systems (Reuters Dealing, SUNGARD, FX Platforms) have user name and password access set  | C0229 |   |
| * Treasury middle office reviews all Nostro balances and inform Treasury of any overdrawn balances on daily basis, T                                       | C0230 |   |
| * Tutorials of IB/MB usage is created on social media , going fwd we suggest having digital ambassadors in branches to                                     | C0231 |   |
| *4 eyes principal is followed where every case would require at least a pre-screening & a credit officer to process a ca                                   | C0014 |   |
| *All process/policies/Credit Programs are in place and approved .  | C0015 |   |



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| *All data/information are logged in the agent knowledge base.  | C0228 |  |
| *All deals should be documented through mails,fax,or recorded landlines  | C0229 |  |
| *Any event of default should be communicated to all participant banks & should be escalated to ADIB Capital team /   | C0230 |  |
| *Approved obligors with collateralized facilities are reflected in collateral sheet  | C0231 |  |
| *Back office should review all deals to be matching with Reuters conversation daily basis before booking on PHC  | C0232 |  |
| *CAD received updates from legal Dept. and update CBE network with any new legal action.   | C0233 |  |
| *Capacity plan is prepared based on business requirements taking<br>*Measuring the service level to ensure meeting the department KPI's (Threshold 70%).   | C0234 |  |
| *CBE monthly report is automated and data are automatically generated from system. There are some manual inputs  | C0235 |  |
| *Check data reflected in Non portfolio reports are matching with approved CAS & CS reflected as per monthly report   | C0236 |  |
| *Check data reflected in portfolio reports are matching with approved CAS & CS reflected as per monthly reports.   | C0237 |  |
| *Check that all performing names are approved as per CBE legal lending limit regulation.   | C0238 |  |
| *Check that if there is any breach, system should be amended and exception approvals in place.   | C0239 |  |
| *Checks availments under approved and valid limits.  | C0240 |  |
| *Collaterals are properly monitored, reported and proper escalation is in place as per policy requirement .  | C0241 |  |
| *combination and keys should be kept in safe have dual custody.  | C0242 |  |
| *committee that would be responsible for decision making and execution of contingency plans.   | C0243 |  |
| *Crop Ops to provide CAD with route transaction to ensure proper level of approvals obtained for availments as per po  | C0244 |  |
| *Daily BO report extracted to show all dormant accounts moved from active to dormant or dormant to active within s   | C0245 |  |
| *Deferrals level of approvals should be reviewed by maker/checker  | C0017 |  |
| *Dual custody of tokens kept under CADC custody. Inventory is place for token custody. Tokens are sent to authori  | C0018 |  |
| *Email notifications with resigned employees details are sent by HR operations officer to respective stakeholders (IT,<br>*HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from rele   | C0246 |  |
| *Ensure saving copy from approved CA is on common area.  | C0247 |  |
| *Ensure that incremental approvals have been obtained.   | C0248 |  |
| *Ensure that the received T.S. is the approved by participant banks.   | C0249 |  |
| *first department Review of documents provided by customer for granting system access. Matrix is reviewed by make  | C0019 |  |
| *FX Trader monitors all FX deals done on the daily blotter and review it with Treasury Sales Officers after booking the  | C0250 |  |
| *HR payment officer prepare payroll files to be posted on HR Oracle system.<br>*HR staff payment and governmental relations Manager review the posted payroll files and upload them on core bank<br>*Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing. | C0251 |  |
| *issuing Monthly report for Valuation related to Mort F/O ADIB showing the exposure due valuation and upcoming   | C0252 |  |
| *Make sure to abide with clean desk Policy   | C0253 |  |
| *Procedures should clearly define plans and actions to address both short-term and longer term disruptions in funding  | C0254 |  |
| *Release for any document should be signed by Maker & checker.   | C0255 |  |

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| *Report generated daily to review all transactions   | C0256 |  |
| *Reserve Cashflow is managed daily by traders monitoring closely the ending balance, CBE reserve requirement and CBE   | C0257 |  |
| *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. | C0258 |  |
| *Shredding confidential data   | C0259 |  |
| *Sign-off Reuters and Dealing System end of day  | C0260 |  |
| *The staff accounts transactions are reviewed via maker checker basis<br>*AML system will shortly capture the staff transactions                             | C0261 |  |
| *Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and reported to credit ad                                       | C0262 |  |
| *Traders may not deal outside their trading room unless operational procedures are in place.   | C0263 |  |
| *Traders should abide with all CBE Regulations, through discussing any new regulation with Treasurer and concerned   | C0264 |  |
| *Traders should close deals on recorded phones only  | C0265 |  |
| *Treasurer's approval should be taken in such case and there must be at least two traders present . Late deals will be                                       | C0266 |  |
| *Treasurer's assistant is responsible on adding and circulate any updates based on instructions of head of Treasury  | C0267 |  |
| *Various elements of the CFP should be tested by Treasurer and ALCO to ensure the viability of tests & scenario .  | C0268 |  |
| . 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | C0269 |  |
| . 4- Maintenance report reflecting any change done on the customer profile or CFP is generated daily and reviewed b  | C0270 |  |
| • Agency staff are trained on TCF principles and Collection process.   | C0271 |  |
| • All Sent / Received e-mails to external collection agencies must be encrypted  | C0272 |  |
| • All the cash deposit slips are submitted by the field collectors to the designated staff in the collections team for reco                                  | C0273 |  |
| • BO report reviewed by CADC next business day to make sure that no accounts opened from Branch side   | C0274 |  |
| • Both TFO and TBO receives requests for TMU deposits from Branches.   | C0275 |  |
| • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.   | C0276 |  |
| • Certificate shall be signed by two authorized signatories (two signatories from operation side )   | C0277 |  |
| • Check the availability of the monthly log confirmed reviewing the receipt and payment on the system within 2 b   | C0278 |  |
| • Client Position reflecting blocked funds to be signed by Maker & Checker and be attached to the copy of the cert   | C0279 |  |
| • Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a                                     | C0280 |  |
| • Collections team to adhere to the call script.   | C0281 |  |
| • Combination Password is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault & Orig   | C0282 |  |
| • Conversation serials are printed on a daily basis by TBO officer and attached to daily bundle and kept under du  | C0283 |  |
| • Each account granted facility >100k and the bank raised a legal action against the customer should be reported " L   | C0284 |  |
| • Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.  | C0285 |  |
| • Each account written off should be reported " written off " to CBE according to its regulation.  | C0286 |  |

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| <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>   | C0287 |                                     |
| <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> | C0288 |                                     |
| <ul style="list-style-type: none"> <li>• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent port</li> </ul>  | C0289 |                                     |
| <ul style="list-style-type: none"> <li>• Ensure that the tele-calling team prioritizes high-risk accounts.</li> </ul>  | C0290 |                                     |
| <ul style="list-style-type: none"> <li>• have a checklist which is already approved by the concerned departments reflecting the needed documents (which</li> </ul>   | C0291 |                                     |
| <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>   | C0292 |                                     |
| <ul style="list-style-type: none"> <li>• Hold (No Debit) only placed on the account which missing files * no check book to be issued</li> <li>Updates on clean up progress are reported to BRCC on monthly basis</li> </ul>  | C0293 |                                     |
| <ul style="list-style-type: none"> <li>• Job description are in place and certified for all staff.</li> </ul>  | C0294 |                                     |
| <ul style="list-style-type: none"> <li>• Job descriptions in place to ensure segregation of duties is clearly documented and implemented.</li> </ul>   | C0295 |                                     |
| <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 know</li> </ul>   | C0296 |                                     |
| <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</li> </ul>   | C0297 |                                     |
| <ul style="list-style-type: none"> <li>• Make sure that copy of all issued certificates attached with blocked fund screen C0298</li> </ul>   | C0298 | Not filled on Box file signed by Ma |
| <ul style="list-style-type: none"> <li>• Maker/Checker concept is applied on this process.</li> </ul>  | C0299 |                                     |
| <ul style="list-style-type: none"> <li>• Maker/Checker in preparing the collection agencies expenses ,Also an independent department ( MIS unit ) is review</li> </ul>   | C0300 |                                     |
| <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 man</li> </ul>  | C0301 |                                     |
| <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>   | C0302 |                                     |
| <ul style="list-style-type: none"> <li>• Monthly flows/targets for each and every bucket are reviewed in line with the annual performance against annual ta</li> </ul>   | C0303 |                                     |
| <ul style="list-style-type: none"> <li>• Pop-up message already placed on the system for all missing accounts stating C0304</li> </ul>   | C0304 | ailed missing docs for each RIM.    |
| <ul style="list-style-type: none"> <li>• Protected spreadsheet</li> </ul>  | C0305 |                                     |
| <ul style="list-style-type: none"> <li>• Receipt books which are not yet delivered to the external agencies are kept C0306</li> </ul>  | C0306 | proof and on monthly basis an ex    |
| <ul style="list-style-type: none"> <li>• Reconnect with a sample of customers that the collection agencies have dealt C0307</li> </ul>   | C0307 | . Any issue should be identified a  |

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| <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> | C0308 |                                      |
| <ul style="list-style-type: none"> <li>Review of bank certificates monthly by external auditor as per regulations in C0309</li> </ul>   | C0309 | in regard amounts in hold , maker o  |
| <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>   | C0310 |                                      |
| <ul style="list-style-type: none"> <li>SunGard system provides a daily agenda for all pending deals, TBO officer p</li> </ul>   | C0311 | the pending deals to be reiewed      |
| <ul style="list-style-type: none"> <li>Supervisor reviews the collector attitude while calling the customer ,How can</li> </ul>   | C0312 | the deal with customer, Call efficie |
| <ul style="list-style-type: none"> <li>TBO ensures continuity of conversation serial number by the officer and review</li> </ul>  | C0313 | by the supervisor.                   |
| <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 super</li> </ul>   | C0314 |                                      |
| <ul style="list-style-type: none"> <li>TBO post requested deposits in PHX with the approved rates..</li> </ul>  | C0315 |                                      |
| <ul style="list-style-type: none"> <li>TFO provide rates which should be applied on TMU deposits to TBO.</li> </ul>   | C0316 |                                      |
| <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>  | C0317 |                                      |
| <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 existin</li> </ul>  | C0318 |                                      |
| <ul style="list-style-type: none"> <li>The Supervisor conducts periodic reviews with the respective agency manager</li> </ul>   | C0319 | the agency's performance in line     |
| <ul style="list-style-type: none"> <li>The used receipt books should be sent to archiving unit. A memo is prepared</li> </ul>   | C0320 | for this purpose.                    |
| <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</li> </ul>   | C0321 |                                      |
| <ul style="list-style-type: none"> <li>Updated collections process manual where all process changes are being properly documented and approved by col</li> </ul>  | C0322 |                                      |
| <ul style="list-style-type: none"> <li>Version Control: approved version of spreadsheets are used.</li> </ul>   | C0323 |                                      |
| <ul style="list-style-type: none"> <li>Weekly review of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assu</li> </ul>  | C0324 |                                      |
| <ul style="list-style-type: none"> <li>Each delinquent account should be allocated to collector to ensure that all the delinquent customers are contacted b</li> </ul>  | 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</li> </ul>  | C0326 |                                      |
| <ol style="list-style-type: none"> <li>Daily Mail in logged with details by maker-checker &amp; after reviewing files another cycle of checking at main vault b</li> <li>Dual Custody in place for received files / modifications documents</li> </ol>                                    | C0327 |                                      |
| <ol style="list-style-type: none"> <li>staff are kept updated with their roles &amp; responsibilities.</li> <li>Job descriptions in place to ensure segregation of duties is clearly documented and implemented</li> </ol>  | C0328 |                                      |
| <ol style="list-style-type: none"> <li>Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is a</li> </ol>   | C0329 |                                      |
| <ol style="list-style-type: none"> <li>All checks are subject to the manual examination before processing with sm</li> </ol>  | C0330 | corporation with other banks deal    |
| <ol style="list-style-type: none"> <li>All porocedures related to LME, Auto Murabha, Cashback, Small Business F</li> </ol>  | C0331 | , & Mortgage are properly approv     |
| <ol style="list-style-type: none"> <li>All remittance requests are sent from approved sources (Branches / CSU / F</li> </ol>  | C0332 | the / Syndications Teams) to EG_Re   |

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| 1- All transactions above EGP 25000 /50000 ego are being executed thru maker / checker basis.<br>1- جميع العمليات المالية التي تتعدى 25000 جنيه مصري / 50000 جم يتم تنفيذها من خلال منفذ ومراجع   | C0332 |                                |
| 1- All transactions are processed as maker/checker as per checklist.  | C0333 |                                |
| 1- Approvals as per delegation matrix to be in place prior executing  | C0334 |                                |
| 1- Bank managemnet Resolutions related to sister affiliates should be followed & applied.   | C0335 |                                |
| 1- Biannual exhibit are performed to ensure keeping checks in maturity properly   | C0336 | separate custody               |
| 1- BO reports extracted on daily basis to ensure correctness for the data fed   | C0337 |                                |
| 1- BO reports extracted on daily basis to ensure correctness for the data fed   | C0338 |                                |
| 1- Branch manager is responsible for printing any new process and ensure that the branch understand the process.<br>1- يكون مدير الفرع مسئول عن طباعة أي إجراءات جديده للتأكد من فهم الفرع للإجراءات  | C0339 |                                |
| 1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching<br>2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.  | C0340 |                                |
| 1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves<br>2- Approved P&P is circulated to all staff to ensure proper data is communicated<br>3- Training and guiding staff by passing the required knowledge to stand of the | C0341 | required performance standards |
| 1- CD to be reviewed by two Staff before sending to SLMF to be uploaded on PMS  | C0342 |                                |
| 1- Check that Monthly MIS / Risk Analysis Reports including Leading Indicators, Coincident Indicators, Lagging Indicators<br>- All appropriate reports must exist<br>-The reports should be issued in a timely manner   | C0343 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0344 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0345 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0346 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0347 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0348 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0349 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0350 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0351 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0352 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0353 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0354 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0355 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0356 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0357 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0358 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0359 |                                |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implemen   | C0360 |                                |

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| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | C0361 |  |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | C0362 |  |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | C0363 |  |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | C0364 |  |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation  | C0365 |  |
| 1- Clear updated designations are in place to segregate duties maintained with the unit and custody  | C0366 |  |
| 1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with  | C0367 |  |
| 1- Collection to notify branches & operations once informed by the deceased customers  | C0368 |  |
| 1- Corporate Communication staff are kept updated with their roles & responsibilities.<br>2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented                         | C0369 |  |
| 1- Credit program should be properly approved. This credit program should be established by SME's Risk and approval<br>2- Detailed work procedures for every function performed in the department should be in place | C0370 |  |
| 1- Customer request to issue LG/LC under the fully secured program is received by the branch as per BB program   | C0371 |  |
| 1- Customers names are reviewed against names & account number by branches & operations  | C0372 |  |
| 1- Customer's photo should be used for his own account.  | C0373 |  |
| 1- Daily BO Reports (closed loan accounts) review on a daily basis   | C0374 |  |
| 1- Daily monitoring to the tha ACH booking files received from EBC.  | C0375 |  |
| 1- Data is extracted and received from the IT side on email / shared folder.   | C0376 |  |
| 1- Data received from the Credit Admin side on email.  | C0377 |  |
| 1- Data received from the Finance side on email.   | C0378 |  |
| 1- Data received from the Operations (Corporate Finance Ops) side on email.  | C0379 |  |
| 1- Dealing with credible accredited agencies to ensure high quality data   | C0380 |  |
| 1- Designated dual custodians  | C0381 |  |
| 1- Designations of dual custody in place for key registers and access to the main vault  | C0382 |  |
| 1- DSU are kept updated with their roles & responsibilities.   | C0383 |  |
| 1- Dual custody in place for all booked assets documentation in the main vault   | C0384 |  |
| 1- Dual custody in place for all issued cash back cards documentation in the main vault  | C0385 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0386 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0387 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0388 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0389 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0390 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0391 |  |
| 1- Ensure all procedures/Policies are updated and approved   | C0392 |  |

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| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0393 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0394 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0395 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0396 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0405 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0398 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0399 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0400 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0401 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0402 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0403 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0407 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0408 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0404 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0406 |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0397 |
| 1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures.<br>1. انعدام كارت التوقيع الثاني بعد مرور 10 ايام من فتح الحساب واطافة التوقيع على النظام. | C0409 |
| 1- Ensure that all approvals have been approved according to the last updated Delegation matrix & also check deviation  | C0410 |
| 1- Ensure that all functions are processed after maintaining proper approvals/controls  | C0411 |
| 1- Ensure that all functions are processed after maintaining proper approvals/controls  | C0412 |
| 1- Ensure that all functions are processed after maintaining proper approvals/controls  | C0413 |

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| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing<br>3- SLA in place                       | C0414 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos   | C0415 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing  | C0416 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing<br>3 - Ensure all procedures are updated | C0417 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing<br>3 - Ensure all procedures are updated | C0418 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing<br>3 - Ensure all procedures are updated | C0419 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos<br>2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth processing<br>3 - Ensure all procedures are updated | C0420 |  |
| 1- Ensure that all functions are processed after maintaining proper approvals/memos   | C0421 |  |
| 1- Ensure that all information is updated on knowledge base   | C0422 |  |
| 1- Ensure that contract & SLA with the service provider are in place  | C0423 |  |
| 1- ensure that Names and full information of service providers representatives are updated on spot & delivered to the   | C0424 |  |
| 1 -Exhibit are performed Monthly to control flow for the FCY White Manager  | C0425 |  |
| 1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to:<br>• Approve new facilities<br>• Renew existing facilities<br>• Approving transactions.<br>.   | C0425 |  |
| 1- Function is under dual control maker/checker review prior processing   | C0426 |  |
| 1- Getting approval prior sending or receiving any batches.   | C0427 |  |
| 1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head.   | C0428 |  |
| 1- GL reconciliation process are currently under enhancement in cooperation with ITU and will be implemented once   | C0429 |  |
| 1- GL reconciliation process (automated and manual) are properly managed and timely verified and reconcilled (GL a  | C0430 |  |
| 1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities   | C0431 |  |
| 1- Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities<br>2- Segregation of duties is clearly documented and implemented to ensure independency of functions                             | C0432 |  |
| 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles  | C0433 |  |
| 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles  | C0434 |  |
| 1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles  | C0435 |  |



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| 1- Maker / Checker control (Four Eyes) in place to review ALM figures against the balance sheet on a quarterly basis<br>2- Based on the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the i<br>3- Ensure daily smooth running of Quantum reports.   | C0436 |  |
| 1- Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk He<br>2- Liquidity & Contingency Funding plan is approved by ALCO and in place.<br>3- Approved policies are circulated to concerned stakeholders for implementation.<br>4- For policy amendements, required amendments will be presented to the CRO in order to obtain BOD approval in ca<br>5- In case of no material change , ALCO is delegated to approve. | C0437 |  |
| 1- Monitoring and Follow up till closure.  | C0438 |  |
| 1- Non Financial / financial maintenance on the accounts are being done on a maker / checker<br>1- الحركات المالية / الغير ماليه تتم على حسابات العملاء من خلال منفذ ومراجع  | C0439 |  |
| 1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Cover   | C0440 |  |
| 1- once the credit control unites received the ECR contract as per terms and conditions they requested the ECR data  | C0441 |  |
| 1- One of the department's staff to send the PDF file through the email for the prepared checkbooks to the Mother Bran   | C0442 |  |
| 1- Only desginated staff in Cards Ops unit have access to maintenance screen with full segregation of duties in place  | C0443 |  |
| 1- Ops officer & branch manager conduct a monthly review on the gift coupon log and stock at branches.<br>1- يقوم مدير العمليات ومدير الفرع بمراجعته شهريه لسجل الهدايا والمخزون بالفروع   | C0444 |  |
| 1- Ops officer branch manager ensure having the hold mail under dual custody.<br>1- يتأكد مدير الفرع العمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثانيه   | C0445 |  |
| 1- Ops staff are kept updated with their roles & responsibilities.   | C0446 |  |
| 1- Ops staff are kept updated with their roles & responsibilities.   | C0447 |  |
| 1- Ops staff are kept updated with their roles & responsibilities.   | C0448 |  |
| 1- Ops staff are kept updated with their roles & responsibilities.<br>2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented<br>3- All job descriptions are reviewed annually and updated with HR  | C0449 |  |
| 1- Ops staff are kept updated with their roles & responsibilities.<br>2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented<br>3- All job descriptions are reviewed annually and updated with HR  | C0450 |  |
| 1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of   | C0451 |  |
| 1- Periodically review formulas and protection of all used spreadsheets.<br>2- IFRS9 IT reports to be reviewed by CAD and TBO.<br>3- Quarterly ECL provision memo is approved by CRO.  | C0452 |  |

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| 1- Periodically review formulas and protection of all used spreadsheets.<br>2- IFRS9 IT reports to be reviewed by CAD and TBO.<br>3- Quarterly ECL provision memo is approved by CRO.  | C0453 |  |
| 1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & reconciliation  | C0454 |  |
| 1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & reconciliation  | C0455 |  |
| 1- printing Withdrawal sheet from BO reports extracted upon performing process to ensure correctness for the data  | C0456 |  |
| 1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published   | C0457 |  |
| 1- Procedures/Policies in place and updated.<br>2- All functions are communicated by the agreed SLA  | C0458 |  |
| 1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments.<br>2- Nostro Reconciliation is done daily by ICU Dept.<br>3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed.<br>4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately.<br>5- In case of system errors shown while processing incoming transactions, Remittance unit hold such transactions till system is up | C0459 |  |
| 1- Regular skills and capabilities development sessions  | C0460 |  |
| 1- Report is being prepared and validated by an external consultant and then approval is done by Head of Sustainability  | C0461 |  |
| 1- Report is being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability  | C0462 |  |
| 1- Report is being prepared and validated by the Risk, HR, Communication, retail, Corporate, SMEs, ADIB Foundation   | C0463 |  |
| 1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.  | C0464 |  |
| 1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.  | C0465 |  |
| 1- Requests from branches for T-Bills are confirmed by TFO and sent to TBO for processing.   | C0466 |  |
| 1- Review alerts generated by AML solution within the predefined time frame.   | C0467 |  |
| 1- Review commissions (normal and special) are posted correctly on the customer level and reconcile with GL  | C0468 |  |
| 1- Review insurance company compensation amount  | C0469 |  |
| 1- Review received special approvals against approved delegation matrix prior to processing  | C0470 |  |
| 1- Staff are updated with their roles & responsibilities.<br>2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented<br>3- All job descriptions are reviewed with HR annually   | C0471 |  |
| 1- SWIFT messages received from correspondents are uploaded on finical system to be processed through stp system   | C0472 |  |
| 1- The productivity of each staff is monitored with regards to the applications received, approved, declined and pending   | C0473 |  |

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| 1- The transactions are being executed on a maker / checker basis which are being reviewed by the head teller prior<br>2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no ou<br>3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pe<br>1- فيذ المعاملات عن طريق منفذ و مراجع وتتم المراجعة عن طريق رئيس الخزينة قبل تنفيذ العملية ويتم حفظها في ملف منفصل | C0474 |  |
| 1- To save all the required documents on shared folder such as updated commercial register, BOD resoulution minutes   | C0475 |  |
| 1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.  | C0476 |  |
| 1- Vendor representative to ensure that the white checks include all required white marks that matches with the CBE   | C0477 |  |
| 1- Yearly plan sets.  | C0478 |  |
| لائقة حال تعذر توفير سيارة خاصة 3- صور اكثر من محامى فى تلك الامور لضمان اقصى حماية ممكنه لاموال واروراق البنك  | C0479 |  |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0480 |  |
| 1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure imple  | C0481 |  |
| 1- Ensure all procedures/Policies are updated and approved<br>2- All functions are communicated by the agreed SLA   | C0482 |  |
| 1) annual trainings plan<br>2) new projects training  | C0483 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0484 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0485 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0486 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0487 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0488 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0489 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0490 |  |
| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker proce<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Contro<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0491 |  |

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| 1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process.<br>2) Month end FS Checklist is prepared by FRU manager and reviewed by FRU head , entries are approved by Controller.<br>3( monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .  | C0492 |  |
| 1) As per the credit risk process, all credit files should be kept at the custody of the CAD team which are further saved.  | C0493 |  |
| 1) Business Team to conduct regular visits to their customers.  | C0494 |  |
| 1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.   | C0495 |  |
| 1) Capacity plan should be prepared taking into consideration annual leaves.  | C0496 |  |
| 1) COB Plan is reviewed and updated Annually with COB Team  | C0497 |  |
| 1) Credit Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic  | C0498 |  |
| 1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and   | C0499 |  |
| 1) Early Warning Officer is responsible to perform an immediate and complete review of all outstanding balances and   | C0500 |  |
| 1) Ijab & Kobool, withdrawal notice forms must be filled and signed by the authorized signatory who delegated on be   | C0501 |  |
| 1) In case of discrepancy registration stop till rectification<br>2) Execution on system is under dual control<br>3)Daily audit trail system review reports against customer request  | C0502 |  |
| 1) JD is in place in HR and in case new JD is requested, it is updated and sent to HR.  | C0503 |  |
| 1) Make Sure that the Monthly required Dump files are provided from required departments.   | C0504 |  |
| 1) Remedial Officer is responsible to perform an immediate and complete review of all outstanding balances and total  | C0505 |  |
| 1) Reports will be run 3 times during the day to ensure no unauthorized user has release / renew the car licenses   | C0506 |  |
| 1) Specify the calling requirements (ticket size, obligor status ...etc.).  | C0507 |  |
| 1. Ensure obtaining the required approvals as per the DOA prior processing  | C0508 |  |
| 1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.  | C0509 |  |
| 1. All Shari'a Board Resolutions should be notified to concerned parties.   | C0510 |  |
| 1. All the bank assets are coded.   | C0511 |  |
| 1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current s<br>2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entrie<br>3. Executing the transactions are being done as per the roles and delegation memo<br>4. Sample review is being done from head of HR Operations for the financial transactions on a daily basis | C0512 |  |
| 1. All the grievance cases will be submitted to EG-Tazalomat.   | C0513 |  |
| 1. All vaults under dual custody as per the delegation matrix.  | C0514 |  |

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| 1. Any posting in the GLs to be approved by the head of corporate communication<br>2. Monthly proofing is sent to ICD with the GLs breakdown  | C0515 |  |
| 1. Any type of marketing materials that are published to the public will be reviewed by the Sharia department to ensure compliance  | C0516 |  |
| 1. Any updates for signatures received from customers are reviewed and verified as per approved process 2. Scanning   | C0517 |  |
| 1. Any updates on customers details received from customers are reviewed and updated as per approved process  | C0518 |  |
| 1. Approved deferral policy in place  | C0519 |  |
| 1. Assigning a focal point in the department to handle invoices & petty cash.   | C0520 |  |
| 1. Audit trails in place for types of e-banking transactions<br>2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer  | C0521 |  |
| 1. Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent  | C0522 |  |
| 1. Call back is to be done with the client on the day of execution.<br>2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is executed twice.<br>3. Maker and checker process to limit such risk and no transaction is executed unless there is the checker approval. •<br>• The transaction details is logged in daily reference sheet.<br>• Maker and checker process is applied to limit such risk.<br>• Workflow alert for any duplicated transfers.<br>•<br>• Reconciliation between the original received from the customers thru email and received from branch.<br>• 3 Checkpoints; Customer (receiving Swift Alert) –<br>Branch/CSU (Work Flow) – Remittance Unit (processing).<br>• Account must be reviewed if transfer has been executed before<br>• Request must be marked with avoid duplication stamp/markings<br>• Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from<br>• Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings<br>• Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies | C0523 |  |
| 1. Case by case is being studied and handled based on the customer outstanding amounts.   | C0524 |  |
| 1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance.<br>2. Checklist is being sent to dept staff to ensure applying all the regulations  | C0525 |  |
| 1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance.<br>2. Checklist sent to dept. staff to ensure applying all the regulations  | C0526 |  |

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| 1. CBE to be informed officially by the annual plan for closing or opening branches.<br>2. CBE to be informed by any major renovation before execution.<br>3. Branches Head, Admin, Security, Premises departments to be informed by this plan.<br>4- Having official approval letter from CBE to open any new branch with the new branch code.<br>5- Customers to be informed officially with the closing date of any branch & the new branch address & date of transfer   | C0527 |
| 1. Circulate any contract to be approved from the committee.  | C0528 |
| 1. Commitment letter is being signed by each eligible employee prior starting the course.   | C0529 |
| 1. Components Redundancy (i.e. Dual Power Controllers).   | C0530 |
| 1. Conduct the review for the received inquiries from 2 makers and 1 checker.   | C0531 |
| 1. Conducting the proofing process by HR Risk and Governance as independent unit  | C0532 |
| 1. Contracts must be reviewed on a frequently basis in order to be renewed on time to avoid any delay or termination  | C0533 |
| 1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation  | C0534 |
| 1. CSR projects are reviewed by CSR committee for approval.   | C0535 |
| 1. Customer complaints are being handled by the team leader / unit head to ensure proper investigation / closure with   | C0536 |
| 1. Database is updated with the staff details from the hiring pack  | C0537 |
| 1. Email is being communicated to the medical service provider for the newly hired staff along with the resigned staff  | C0538 |
| 1. Ensure all front liners are properly trained on product features and selling process.  | C0539 |
| 1. Ensure that all processes in place and properly communicated   | C0540 |
| 1. Ensure that monthly CAPs and triggers are reviewed by the Policy Managers.   | C0541 |
| 1. Ensuring that SQ & CE processes are in place with previously approved & communicated SLA between concerned   | C0542 |
| 1. Escrow agreement in place<br>2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased<br>3. Close follow up with ITS on all open issues to get the max. support possible<br>4. IT management proposed as action plan for Core Banking System replacement, that has been rejected at Board committee<br><br>Added to above<br>1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business<br>2. Resource challenge is existing now<br>3. Phoenix is currently working with Sybase 16, G12 with windows 2016<br>4- Risks that related to changes need contours follow up | C0543 |
| 1. GLs are being prepared and sent to GL owner for approval.<br>2. GLs are being sent to ICD along with the GL breakdown  | C0544 |

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| 1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the b  | C0545 |
| 1. having an activity proposal with details for any event and the expected KPIs either financial or brand image related  | C0546 |
| 1. Having approvals for any product(s) related news, unit head approval, shariaa.  | C0547 |
| 1. Hotels rates included in the invoices must comply with contract   | C0548 |
| 1. Implement comprehensive risk management framework.  | C0549 |
| 1. In case customer is granted more than one facility, validate prior approving any new facility request that the previo | C0550 |
| 1. Internal procedures in place defining the roles for all stakeholders.   | C0551 |
| 1. Issuing the bank certificates on a maker checker basis and ensure applying CBEP and CBE regulations.                  | C0552 |
| 1. Mift indemnity agreement is signed from the customer.   | C0553 |
| 1. Monitor all lines along with their status thru excel sheet indicated their status whether active or cancelled.        | C0554 |
| 1. Monitoring of administrative activities through native system and application logs.                                   | C0555 |
| 1. Monthly report is sent to the life insurance service provider to add the new staff and remove the resigned staff      | C0556 |
| 1. Monthly visits and inspections made by contractors while coordinating with the Security department and Bran           | C0557 |
| 1. No cases can be activated unless it is presented to and approved by settlement committee                              | C0558 |
| 1. Obtain People & Development head approval   | C0559 |
| 1. Obtain the proper approval from Sharia prior dealing with all campaigns   | C0560 |
| 1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis                           | C0561 |
| 1. يقوم مدير العمليات بمراجعة Trial 2 & Trial 3 حسابات الاستاذ بالفرع والتأكد من المطابقة الصحيحة يوميا                  | C0562 |
| 1. Ops officer review the dormant accounts and ensure that the signature is not on the system.                           | C0563 |
| 1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.   | C0564 |
| 1. Perform monthly check over the projects milestones.   | C0564 |

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| 1. Pop up message is downloaded by the CADC on all the clients that are handled by the CSU team to notify that prior<br>2. Workflo alert any duplicated transfers.<br>• Account must be reviewed if transfer has been executed before<br>• Request must be marked with avoid duplication stamp/markings<br>• Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from<br>• Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings<br>• Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies           | C0565 |  |
| 1. Posting any vacant position on the portal  | C0566 |  |
| 1. Processing invoices are being done by maker / checker then approved by the unit head.  | C0567 |  |
| 1. Quarterly review on Portfolio is properly conducted and raised to CRO.   | C0568 |  |
| 1. Reconcile the received appraisals forms against each sector head counts  | C0569 |  |
| 1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head  | C0570 |  |
| 1. Register to log all the items in / out and being monitored thru the admin staff.   | C0571 |  |
| 1. Review last PO numbers prior issuing new PO to ensure no duplication in POs.   | C0572 |  |
| 1. Review periodical logs for system administrator activities.<br>2. An email security gateway is employed.<br>3. Email classification mechanisms are used.<br>4. Data Loss Prevention (DLP) monitoring is implemented.<br>5. The SOC team monitors email security 24/7.<br>6. Transport Layer Security (TLS) is enabled.<br>7. Domain-based Message Authentication, Reporting, and Conformance (DMARC) is enabled.<br>8. Domain Keys Identified Mail (DKIM) is enabled.<br>9. Sender Policy Framework (SPF) is enabled.<br>10. Regular employee awareness training is conducted.<br>11. Malicious email addresses are blocked using Indicators of Compromise (IOCs). | C0573 |  |
| 1. Review the invoices against the PO and get business owner confirmation prior payment.  | C0574 |  |
| 1. Review the invoices against the requests and obtained approvals  | C0575 |  |
| 1. Reviewing all contracts to ensure signing appropriate SLAs.  | C0576 |  |
| 1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.  | C0577 |  |
| 1. Sharia department to be aligned on all written content, whether used for internal or external communications.<br>2. Sharia department to be aligned on all sponsorship opportunities.<br>3. Sharia Head is a member of the CSR committee in order to ensure all approved projects are compliant.   | C0578 |  |
| 1. SLA & OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sectors (Quality)   | C0579 |  |
| 1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approval   | C0580 |  |



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| 1. SPB / BM review the customer statement to ensure there is no returned checks for the customer prior issuing the cheques<br>يقوم مدير خدمة العملاء ومدير الفرع بمراجعة حركة حساب العميل للتأكد من عدم وجود شيكات مرتدة قبل الاصدار | C0581 |
| 1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads  | C0582 |
| 1. System prevents updating the ID# for the ex-employees in creating new joiners   | C0583 |
| 1. The committees decisions are being communicated to the concerned in HR for implmentations   | C0584 |
| 1. The internal Shari'a audit unit conducts the Shari'a audit according to risk based plan. Shari'a audit started to p   | C0585 |
| 1. The invoices are being processed thru maker / checker and approved from the unit head.  | C0586 |
| 1. The Sharia department is currently planning to offer several general and specialized training programs to employees   | C0587 |
| 1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.  | C0588 |
| 1. To ensure that financial statements were signed by CFO or delegated head before printing.   | C0589 |
| 1. To liaise internally in order to check facts & figures as well as the accusation.   | C0590 |
| 1. Vendor list is in place which include the expiry date for the contracts<br>2. Ensure obtaining the approvals for all the contracts  | C0591 |
| 1. Verifying the signtures by two designated staff.<br>2. Matching the signatures as per the signatures uploaded on the system.  | C0592 |
| 1. We have authorized bank spokesperson that received Media briefing before going to any interview.  | C0593 |
| 1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirements and sent for   | C0594 |
| 1.1 All new products / renewal of existing products are approved from the appropriate approval level based on the pr   | C0595 |
| 1.1.3 People   | C1869 |
| 1.1.4.a Leadership Advocacy  | C1601 |
| 1.1.4.b Defined Roles and Responsibilities (RACI)  | C1602 |
| 1.1.4.c Documented Strategic Objectives  | C1603 |
| 1.1.4.c test   | C1875 |
| 1.1.4.d Mission, Vision, and Goals   | C1604 |
| 1.1.4.d Mission, Vision, and Goals test  | C1876 |
| 1.1.4.d Mission, Vision, and Goals2  | C1877 |
| 1.1.4.d Mission, Vision, and Goals3  | C1878 |
| 1.1.4.d Mission, Vision, and Goals4  | C1879 |
| 1.1.4.d Mission, Vision, and Goals5  | C1880 |
| 1.1.4.d Mission, Vision, and Goals8  | C1881 |
| 1.1.4.e Operations and Execution Validation  | C1605 |
| 1.2 Review the existence of delegation matrix in place and approved by the relevant parties  | C0596 |
| 1.2.4.a Policy Management  | C1606 |

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| 1.2.4.b Critical Policy Coverage   | C1607 |
| 1.2.4.c Policy Training and Acceptance   | C1608 |
| 1.2.5.a Policy Management System of Record   | C1609 |
| 1.3 Ensure existence of Products policy Manual   | C0597 |
| 1.3.4.a Audit and Compliance Program   | C1610 |
| 1.3.4.b Self-Assessment  | C1611 |
| 1.3.4.c Reporting Requirements   | C1612 |
| 1.3.4.d Regulatory Alignment   | C1613 |
| 1.3.5.a Governance, Risk, and Compliance (GRC) System  | C1614 |
| 1.4.4.a Formalized Security Awareness Program  | C1615 |
| 1.4.4.b Role-Based Training Plan   | C1616 |
| 1.4.4.c Metrics  | C1617 |
| 1.4.5.a Learning Management System (LMS)   | C1618 |
| 1.4.5.b Phishing Awareness   | C1619 |
| 1.4.5.e Phishing Awareness   | C1853 |
| 1.All new hires have to answer the relatives question in the application form and sign the relatives declaration   | C0598 |
| 1.Assess ADIB Network architecture and application to identify the SPOF and limitation in license.<br>2. Monitoring for devices utilization and performance<br>3.Review the Backup and restoration testing for the critical Services   | C0599 |
| 1.Assess Technical limitation for ADIB assets(DB, HW, SW, Application...)<br>2. Information security perform security assessment for all ADIB assets.<br>3. Security assessment test before go-live for any project<br>4. Security approval for any production deployment through the Change advisory board meeting  | C0600 |
| 1.Delegation of authorization in place for any tendering.  | C0601 |
| 1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type<br>2- PIR "post implantation review " is new task added to collect all the issues that may occurred after mega changes, a<br>3- Rollback action plan added as part from changes<br>4- Special CAB meetings concept is being applied to handle mega changes and project changes that required details o<br>5- Fast track support for the mega changes and project , is being used as model to support production deployment at | C0602 |
| 1.Obtaining the appropriate approvals prior granting any access to staff.  | C0603 |
| 1.Other banks disputes:<br>- Receive disputes form service provider (MC/EBC)<br>- Investigate with NIE for outsourced ADIB ATMs<br>- Based on the investigation result either to accept the refund or reject with related documentaion proof presented   | C0604 |
| 10) Credit Admin responsible to ensure CAs are approved as required, based on deviation and exposure level of appro  | C0605 |
| 10. Ca conditions, covenants, triggers are being monitored and there is an evidence for this tracking.   | C0606 |
| 11) Clean-up/Throughput Requirements is in place.  | C0607 |
| 12) Scoring is done on full year financials; however, starting from midyear intermed financials are required to be studie  | C0608 |
| 12. No signs of weakness that mandates classification.   | C0609 |

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| 13) Score sheet must be validated and secured in the CRM.  | C0610 |
| 13. proper credit checking in place  | C0611 |
| 14- Group facilities should be aggregated  | C0612 |
| 1-A daily reprinting report is printed by the vendor and reviewed by the department head and attached with the daily report  | C0613 |
| 1-A new contractual term been added to the contractor contract adding the responsibility of getting the basic utilities  | C0614 |
| 1-Access rights are managed to ensure compliance to the Bank's policies & Procedures , no access to be taken without approval  | C0615 |
| 1-All users requests form presented in accordance to maker/checker basis and formal approval cycle   | C0616 |
| 1-All users requests forms presented in accordance to maker/checker basis and formal approval cycle  | C0617 |
| 1-Approvals as per delegation matrix to be in place prior processing   | C0618 |
| 1-Assigned reports are effectively reviewed on maker / checker level   | C0619 |
| 1-Booking of a contract in two steps function<br>a) Creating the contract as per Facility type and CA conditions i.e. tenor, profit rate, repayment schedule, required transaction<br>b) Ops maker initiates the contract booking but has no financial limit on the system. Also he can't process any disbursement | C0620 |
| 1-Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved leave   | C0621 |
| 1-Cash is counted by the vendor in the delivering branch to add an external third party control.   | C0622 |
| 1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in the department  | C0623 |
| 1-Checklist in place to consolidate all the received CBE circulars to ensure implementation  | C0624 |
| 1-Clear designations are in place to segregate duties maintained within the unit   | C0021 |
| 1-Daily pending cases report by aging.   | C0625 |
| 1-Data entry activities are dual reviewed through system maker / checker process.applications are dummy checked by the checker   | C0626 |
| 1-Documentation required should be in accordance with the credit policy & should be reviewed through a checker point   | C0627 |
| 1-Download file received from FAWRY  | C0628 |
| 1-Ensure that Job description in place & ensure that team members aware by POB   | C0629 |
| 1-Ensure keeping the batches in a fire proof cabinet under dual custody..  | C0630 |
| 1-Evacuation plan tested successfully and BCP implemented successfully several times   | C0631 |
| 1-Evacuation plan tested successfully and BCP implemented successfully several times   | C0632 |
| 1-Exception reports (financial/non financial/regulatory requirements) reflects all cases any exceptional or unusual transactions   | C0633 |
| 1-Exception reports (financial/non financial/regulatory requirements) reflects all cases any exceptional or unusual transactions   | C0634 |
| 1-HR to notify the department by all the resigned/ transferred staff.  | C0635 |
| 1-Initial evaluation for the potential site and prepare report including all the technical issues.   | C0636 |
| 1-Issued drafts must be signed by 2 authorized signers before deliver to the customers.<br>1. اصدار الشيك المصرفي بتوقيعين معتمدين قبل تسليمه للعميل   | C0637 |
| 1-Monthly review for GL under cards operations unit head   | C0638 |

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| 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number.        | C0639 | 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number.        |
| 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number.        | C0640 | 1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number.        |
| 1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published.         | C0641 | 1-Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published.         |
| 1-review sample the register in weekly basis and check by dep. senior to ensure no violation.                                  | C0642 | 1-review sample the register in weekly basis and check by dep. senior to ensure no violation.                                  |
| 1-Review the quarterly profile check report and evidence for action taken.   | C0643 | 1-Review the quarterly profile check report and evidence for action taken.   |
| 1-Set visit year plan for branches and MF units.   | C0644 | 1-Set visit year plan for branches and MF units.   |
| 1-Signature for the designated employee should be obtained on daily Control Sheet with total sum of numbers and amount.        | C0645 | 1-Signature for the designated employee should be obtained on daily Control Sheet with total sum of numbers and amount.        |
| 1-Sudden snap checks to check the outstanding balances & business process.   | C0646 | 1-Sudden snap checks to check the outstanding balances & business process.   |
| 1- وهذا يكفى للعلم والاطمئنان ، وهذا يكفى للعلم والاطمئنان ، وهذا يكفى للعلم والاطمئنان .                                      | C0647 | 1- وهذا يكفى للعلم والاطمئنان ، وهذا يكفى للعلم والاطمئنان ، وهذا يكفى للعلم والاطمئنان .                                      |
| 2- Acquisition finance , Real estate , Brokerage Finance ,... ETC  | C0648 | 2- Acquisition finance , Real estate , Brokerage Finance ,... ETC  |
| 2- segregation of duties is clearly documented and implemented to ensure independency of functions.                            | C0649 | 2- segregation of duties is clearly documented and implemented to ensure independency of functions.                            |
| 2- segregation of duties is clearly documented and implemented to ensure independency of functions.                            | C0650 | 2- segregation of duties is clearly documented and implemented to ensure independency of functions.                            |
| 2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures. | C0651 | 2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliant to bank's policies and procedures. |
| 2- Adhere to IFRS9 governance Memo instructions in calculating ECL provision.  | C0652 | 2- Adhere to IFRS9 governance Memo instructions in calculating ECL provision.  |
| 2- All functions are communicated by the agreed SLA  | C0653 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0654 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0655 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0656 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0657 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0658 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated by the agreed SLA  | C0659 | 2- All functions are communicated by the agreed SLA  |
| 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       | C0660 | 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       |
| 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       | C0661 | 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       |
| 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       | C0662 | 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       |
| 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       | C0663 | 2- All functions are communicated to branches with their relative group email and cut off time to ensure smooth process.       |
| 2- Any changes to the procedures are dually approved and communicated to relevant stakeholders.                                | C0664 | 2- Any changes to the procedures are dually approved and communicated to relevant stakeholders.                                |
| 2- Based on the monthly reconciliation, any detected mismatches, Market risk is sent to IT to apply changes on the i           | C0665 | 2- Based on the monthly reconciliation, any detected mismatches, Market risk is sent to IT to apply changes on the i           |
| 2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding.     | C0666 | 2- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding.     |
| 2- يقوم مدير الفرع بتسجيل إجراءات جديدة في جدول ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الإجراءات                      | C0667 | 2- يقوم مدير الفرع بتسجيل إجراءات جديدة في جدول ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الإجراءات                      |
| 2- Branch sends the documents to Corporate Ops unit to review and approve ensuring that the documents are i                    | C0668 | 2- Branch sends the documents to Corporate Ops unit to review and approve ensuring that the documents are i                    |
| 2- Branch visits/ Trainings to ensure proper Alerts handling.  | C0669 | 2- Branch visits/ Trainings to ensure proper Alerts handling.  |
| 2- Branches to notify collection & operations once informed by the deceased customers.   | C0670 | 2- Branches to notify collection & operations once informed by the deceased customers.   |
| 2- Canceling the non used checks by the vendor in attendance of the department head.   | C0671 | 2- Canceling the non used checks by the vendor in attendance of the department head.   |
| 2- CD is sent to the SLMF department with the updated authorized signatures uploaded quarterly or when need                    | C0672 | 2- CD is sent to the SLMF department with the updated authorized signatures uploaded quarterly or when need                    |
| 2- Check and verify security matrix covers all functions and that access rights are in line with functional position of ea     | C0673 | 2- Check and verify security matrix covers all functions and that access rights are in line with functional position of ea     |
| 2- Checklist in place contains the report names with their frequency.  | C0674 | 2- Checklist in place contains the report names with their frequency.  |
| 2- Checklist in place contains the report names with their frequency.  | C0675 | 2- Checklist in place contains the report names with their frequency.  |

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| 2- Checklist in place contains the report names with their frequency.   | C0675 |  |
| 2- Checklist in place contains the report names with their frequency.   | C0676 |  |
| 2- Checklist in place contains the report names with their frequency.   | C0677 |  |
| 2- Clear workflow in place detailing all steps and actions requirements   | C0678 |  |
| 2- Coaching the cash pool team to ensure clear understanding of written P & C demos.  | C0679 |  |
| 2- Control sheet is done & checked by an independent staff in Remittance to ensure all instruction received are processed   | C0680 |  |
| 2- Copy of BOD resolutions should be scanned and filled.  | C0681 |  |
| 2- Customer's photo should have the customer's account number on the back of the photo.   | C0682 |  |
| 2- Daily closure cases report.  | C0683 |  |
| 2- Daily review for the access rights from Daily user activity report.  | C0684 |  |
| 2- Delivering the checkbooks through the delegated representative to be controlled by reciving a confirmation email from  | C0685 |  |
| 2- Documentation is safe kept at fire proof vault   | C0686 |  |
| 2- Dual control by reviewing the daily batches & reports  | C0687 |  |
| 2- Dual control is applied while booking of the contract by 2 CFOD staff to ensure that amount, profit rate etc...is correct  | C0688 |  |
| 2- EG_Remittances rejects any instructions received from any department, entity (external or internal) other than the   | C0689 |  |
| 2- Ensure that no device is installed on the ATM<br>التأكد من عدم تركيب إي جهاز على ماكينة الصراف الآلى   | C0690 |  |
| 2- Ensure that proper approvals are obtained and in place prior to processing of reversal entries as per the approved   | C0691 |  |
| 2- Ensure that the signatures are removed from the signature booklet & the ICS system.  | C0692 |  |
| 2- Escalation is prepared in case of any deviation.   | C0693 |  |
| 2- Financial statements of ADIB subsidiaries should be sent to Fianace department   | C0694 |  |
| 2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to  | C0695 |  |
| 2- Hand off Email is being sent to archiving with all the sent files and they come back with receiving  | C0696 |  |
| 2- Head teller ensure that the day is closed balanced for the teller(GL against physical cash)<br>يقوم رئيس الخزانة في نهاية عمل اليوم بمراجعة ارصدة الخزينة ومطابقتها مع ارصدة الاستاذ العام                         | C0697 |  |
| 2- ICUmonthly reviews the GLs reconciliation proofing   | C0698 |  |
| 2- IFRS9 IT reports to be reviewed by CAD and TBO.  | C0699 |  |
| 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | C0700 |  |
| 2- Maintenance visits of service providers are periodically carried out as per the SLA agreement via G.Admin.   | C0701 |  |
| 2- maker has to download inward remittance report from finical system to make sure that inward remittance are processed   | C0702 |  |
| 2- Maker/checker is applied on the workflow of the process.   | C0703 |  |
| 2- Ops officer & branch manager conduct a daily review on the branch current campaign<br>يقوم مدير العمليات ومدير الفرع بمراجعته يومية لحملات الفرع القائمة   | C0704 |  |
| 2- Ops officer reconcile the related GL on a daily basis to ensure that the transactions are balanced and there is no out<br>مدير العمليات بمراجعته يومية للتأكد من صحة المعاملات ولا يوجد مبالغ معلقة اكثر من 15 يوم | C0705 |  |
| 2- Ops staff are kept updated with their roles & responsibilities.  | C0706 |  |

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| 2- Perform site visits to customers' work premises to cover any queries/ questions raised by Credit/ EW Team  | C0707 |
| 2- Periodic site visits to assess service quality   | C0708 |
| 2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file<br>Direct Debit File Run<br>Testing the extracted file from Prime over a UAT environment for sanity check in terms of records values and amount | C0709 |
| 2- Quarterly physical count   | C0710 |
| 2- Reconciliation is done by a designated staff independent (Finance -Proofing) transaction processing  | C0711 |
| 2- Registration on ECR is Controlled by maker & checker basis.  | C0712 |
| 2- Review all accesses rights with the access matrix as per the delegation access matrix).  | C0713 |
| 2- Segregation of duties is clearly documented and implemented to ensure independence of functions  | C0714 |
| 2- Segregation of duties is clearly documented and implemented to ensure independence of functions  | C0715 |
| 2- Set succession plan and program.   | C0716 |
| 2- signature is deleted from the system.<br>2- تم الغاء التوقيع   | C0717 |
| 2- Spot checks from the checks departments Employees to insure that all marked checks are available as per the bank requirement   | C0718 |
| 2- Swift DR Site also in place as a 2nd backup plan.  | C0719 |
| 2- The applications are processed as per the agreed and documented TAT.   | C0720 |
| 2- The branch manager makes sure to address dormant accounts customers to urge them to come to activate the accounts<br>2- على الحضور لتنشيط الحسابات و اثبات نتيجة المتابعة على تقرير الحسابات الراكدة<br>2- من مخاطبة عملاء الحسابات الراكدة              | C0721 |
| 2- The custodian signed on the registers.<br>2- توقيع المفوضين بحفظ العهدة في السجلات   | C0722 |
| 2- The daily report for the non-financial / financial modification are reviewed by the branch operation officer and Branch Manager<br>2- يتم مراجعة التقرير اليومي لعمليات المالية و الغير مالية بواسطة مدير الفرع ومدير العمليات وادارة الحفظ المركزي      | C0723 |
| 2- Update the signature card register with the received signature cards from customer service.<br>2- تحديث سجل التوقيعات بالكروت المستلمة من خدمه العملاء   | C0724 |
| 2- Validate settlement amount against the compensation amount   | C0725 |
| 2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track  | C0726 |
| 2) Any withdrawal or return of file is monitored through a log managed by CAD team.   | C0727 |
| 2) Contact the department responsible of provided the dump file, to make sure the dump file is provided.  | C0728 |
| 2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge  | C0729 |
| 2) Ensure proper communication , guidance & training to all concerned staff members , so as to have required knowledge  | C0730 |
| 2) if any noted transaction, the checker will reverse the transaction before submission to the traffic  | C0731 |
| 2) Monthly presentation is produced to cover all the activities and monitor the caps & triggers. This is shared with all  | C0732 |
| 2) Pre-Screening & Customer Selection Criteria.   | C0733 |
| 2) Profit Calculation and repayment amount as well as tenor must be filled by CPO   | C0734 |
| 2) Provide calling Activity reports for their Calls.  | C0735 |
| 2) Throughput conditions are monitored by early warning officer on monthly basis  | C0735 |

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| 2) Throughput conditions are monitored by early warning officer on monthly basis   | C0736 |                                |
| 2) Track and update Business, Underwriting and EW calls.   | C0737 |                                |
| 2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these   | C0738 |                                |
| 2. Account maintenance are being done on a maker / checker basis   | C0739 |                                |
| 2. Active Directory (AD) Tier model is strictly enforced to regulate access levels   | C0740 |                                |
| 2. ADIB Cards disputes :<br>- Receive ADIB clients disputes .<br>- Investigate with the service provider (MC/EBC)<br>- Based on the investigation result either to be accept and refunded or rejected                                | C0741 | debiting clients with the fees |
| 2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours<br>• اغلاق اجهزة الكمبيوتر قبل مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغادره الفرع     | C0742 |                                |
| 2. All the required docs are attached with the invoice along with the PO (original received from vendor)   | C0743 |                                |
| 2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases  | C0744 |                                |
| 2. Any relative case to be submitted to concerned committee for clearance, then to be presented to CEO for approval  | C0745 |                                |
| 2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation.<br>2- proofing & reconciliation. يقوم مدير الفرع بالتأكد من صحة المطابقة قبل ارسال الى ادارة المراجعة الداخلية | C0746 |                                |
| 2. Capacity plan prepared and approved annually  | C0747 |                                |
| 2. Clients' Instructions was sent from the authorized email address as defined by client in the fax /MIFT indumenty.   | C0748 |                                |
| 2. Components Clustering (i.e. Dual Servers).  | C0749 |                                |
| 2. Confirmations are being sent to the related committee secretary for implementation  | C0750 |                                |
| 2. Coordination with all stakeholders in designing the branch with the approved guidelines   | C0751 |                                |
| 2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.  | C0752 |                                |
| 2. Ensure getting branch manager / operation officer as acting BM approval prior issuing the check book request<br>التأكد من موافقه مدير الفرع / او مدير العمليات كبديل على اصدار دفتر الشيكات                                       | C0753 |                                |
| 2. Ensure rectifying all comments which were raised by the committee   | C0754 |                                |
| 2. Ensure that any breaches in portfolio CAPs is reviewed and documented   | C0755 |                                |
| 2. Ensure that SLAs between concerned departments in place   | C0023 |                                |
| 2. Ensure that there is an ORR and FRR, and that ORR follows the correct model as per Risk Rating section for all new  | C0756 |                                |
| 2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter  | C0757 |                                |
| 2. Escalation to be done for the delay in receiving the forms  | C0758 |                                |
| 2. Excel sheet including all the vendors with the expiry dates for monitoring purposes.  | C0759 |                                |
| 2. Highlight delayed items through the project time schedule.  | C0760 |                                |
| 2. HR Lead ensure posting the vacancy on the portal prior external hiring and to ensure no qualified candidates were ap  | C0761 |                                |
| 2. if having ex-employee case, obtain the required approvals   | C0762 |                                |
| 2. Include penalties when possible to compensate vendor delays or poor quality.  | C0763 |                                |
| 2. Issuing the PO based on the unit head approval  | C0764 |                                |
| 2. Keeping the blank certificates stock under dual custody and register the issued certificates on the related register o  | C0765 |                                |
| 2. Key register is in place to monitor the keys movement.  | C0766 |                                |
| 2. Kick off meeting is held in the beginning of each project to define the timeline with all stakeholders.   | C0767 |                                |

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| 2. Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle the   | C0768 |  |
| 2. Matching the confirmation emails with the requests sent through the system from the branches side.  | C0769 |  |
| 2. Memo with the recovery plan is prepared and approved.   | C0770 |  |
| 2. Monthly check to the database for the probation period date and contract renewal date   | C0771 |  |
| 2. Obtaining the approvals from the stakeholders on all artworks and customer communication material prior launching   | C0772 |  |
| 2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address<br>2. يتأكد مدير العمليات ومدير الفرع من احتفاظ بالمراسلات لمدة شهر ثم ارسالها للعميل على العنوان المسجل لدى البنك | C0773 |  |
| 2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan  | C0774 |  |
| 2. Periodic review of online product catalogue to ensure all info are up to date   | C0775 |  |
| 2. Preapproved budget for any exceptional project was not included in the yearly budget  | C0776 |  |
| 2. Print the email and to be signed by the staff members who verified the check  | C0777 |  |
| 2. Printing Makers and Checkers daily Activity Report and must be verified and checked by team leader against system and presented documents   | C0778 |  |
| 2. Quarter review to the granted access to HR staff  | C0779 |  |
| 2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and breaches' approval, if any  | C0780 |  |
| 2. Recording all interviews in case of telephonic interviews   | C0781 |  |
| 2. Reference check is made from HR Risk & Governance   | C0782 |  |
| 2. Returned checks fees is deducted from the customer account subject to balance sufficiency.<br>• الدخول على نظام سب الآلي لخصم مصروفات رفض الشيك من حساب العميل في حالة سماح الرصيد  | C0783 |  |
| 2. Review all invoices as per the approved price list and quotations.  | C0784 |  |
| 2. Review all SLAs every year with all stakeholders.   | C0785 |  |
| 2. Review the branch security register to ensure the branch security check the ATM after the working hours<br>2. مراجعة دفتر احوال الفرع تأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب أي أجهزة احتيال                     | C0786 |  |
| 2. Reviewing mockup by financial Department before publishing and letting them sign it.  | C0787 |  |
| 2. Semi annual inventory check is being done and signed by two department representatives 3- Validation on the record  | C0788 |  |
| 2. Sending the proofing results to Finance for verification and communicate to them for any discrepancy  | C0789 |  |
| 2. Sign a contract with the NGO to ensure applying all the agreed terms and conditions.  | C0790 |  |
| 2. The staff in Marketing review all the invoices prior submitting to finance to ensure obtaining all the approvals and  | C0791 |  |
| 2. The proposal is being approved from the segment head ( above 100k) then head of marketing and head of consumer  | C0792 |  |
| 2. The Sharia Department may assign one or more of its members according to the discretionary decision of the Sharia   | C0793 |  |
| 2. The Sharia department will execute periodic and sudden reviews due to the volatility of the Sharia market risk.   | C0794 |  |
| 2. TNA plan is being prepared by Training team for implementation.   | C0795 |  |
| 2. To prepare a response in alignment with top management.   | C0796 |  |
| 2. Turnover ratios monitored by department and reported to senior management   | C0797 |  |
| 2. Unit head approval is required for any internal communication.  | C0798 |  |
| 2. Unit head signature is required on the invoice.   | C0799 |  |
| 2. We create internal awareness communication messages directed to staff regarding who the official spokes person(   | C0800 |  |
| 2.1.4.a Risk Committee   | C1620 |  |



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| 2.1.4.b Formal Risk Management Program   | C1621 |
| 2.1.4.c Risk Monitoring and Risk Register  | C1622 |
| 2.1.4.d Risk Classification  | C1623 |
| 2.1.5.a Governance, Risk, and Compliance (GRC) System  | C1624 |
| 2.2.4.a Asset management   | C1625 |
| 2.2.4.b Media Handling and Information Asset Classification  | C1626 |
| 2.2.5.a Configuration Management Database  | C1627 |
| 2.2.5.b Asset Management Database  | C1628 |
| 2.3.4.a Change Management Program  | C1629 |
| 2.3.4.b Backup and Retention Policy  | C1630 |
| 2.3.4.c Recovery Strategy  | C1631 |
| 2.3.4.d Disaster Recovery Plan (DRP)   | C1632 |
| 2.3.4.e Business Continuity Plan (BCP)   | C1633 |
| 2.3.4.f Business Impact Analysis (BIA)   | C1634 |
| 2.3.4.g Exercise Schedule  | C1635 |
| 2.3.5.a High Availability System   | C1636 |
| 2.3.5.b Backup System  | C1637 |
| 2.4.4.a Legal/HR Collaboration   | C1638 |
| 2.4.4.b Employee Risk Profiling  | C1639 |
| 2.4.4.c Need-to-Know RBAC  | C1640 |
| 2.4.5.a User Behaviors Analytics (UBA)   | C1641 |
| 2.4.5.b Advanced Forensics   | C1642 |
| 2.4.5.c Isolated Case Management System  | C1643 |
| 2.4.5.d honeypot   | C1644 |
| 2.Obtaineing all required approvals.   | C0801 |
| 24x7 Monitoring Weekly report sent to department head<br>Implement Data Leakage Prevention (DLP) Measures  | C0802 |
| 2-All the applications are deduped and checked against the system with regards to<br>- Any existing facility and the payment history<br>- Compliance sanctions check | C0803 |
| 2-Check points over spreadsheets..   | C0804 |
| 2-Check related GL and ensure funds in place before file running   | C0805 |
| 2-Checks to be printed with the correct serial.<br>طباعة الشيك المصرفي بالتسلسل الصحيح عن طريق المطابقة مع السجل   | C0806 |
| 2-Clear instructions for checking the receipt & testing the cash boxes & seals efficacy.   | C0807 |
| 2-Counting and sorting are dually processed  | C0007 |
| 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | C0808 |
| 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | C0809 |
| 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | C0810 |

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| 2-Dual control is applied by maker and checker on regulatory system to comply with CBE monthly target date   | C0811 |  |
| 2-Ensure that Quarterly review of portfolio is conducted by the Policy Manager   | C0812 |  |
| 2-Immediate action requested from branch or dept. to rectify/close the exception captured from those reports.  | C0813 |  |
| 2-Immediate action requested from dept. to rectify/close the exception captured from those reports.  | C0814 |  |
| 2-Monthly tracking of actual visits Vs. plan   | C0815 |  |
| 2-Prepare the Score Card for the site from all stakeholders.   | C0816 |  |
| 2-Quarterly tracking of actual visits Vs. plan.  | C0817 |  |
| 2-Register in place to log all the received batches under dual custody.  | C0818 |  |
| 2-Register in place to log all the send and received batches.  | C0819 |  |
| 2-System initiated controls to check data entry and availability of mandatory and optional fields.   | C0820 |  |
| 2-The physical verification should include independent member other than the custodian for implementing the control                                  | C0821 |  |
| 2-The physical verification should include independent member other than the custodian for implementing the control                                  | C0822 |  |
| 2-Transferring the following up process getting the task done to the legal and administration departments for rapider                                | C0823 |  |
| 3 - Ensure all procedures are updated  | C0824 |  |
| 3 - Ensure all procedures are updated  | C0825 |  |
| 3 - Ensure all procedures are updated  | C0826 |  |
| 3 - Ensure all procedures are updated  | C0827 |  |
| 3 - Ensure all procedures are updated  | C0828 |  |
| 3- All gifts must be kept at fireproof cabinet under dual custody.<br>3- الجوائز بشانون مصفح أو الخزينة تحت الرقابة الثنائية و اثباتها بالسجل المخصص | C0829 |  |
| 3- All instructions must have sv and Fax indemnity signed (if exists)/designated messenger or any other control requir                               | C0830 |  |
| 3- All job descriptions are reviewed annually and updated with HR  | C0831 |  |
| 3- All job descriptions are reviewed annually and updated with HR  | C0832 |  |
| 3- All job descriptions are reviewed with HR & semi annually.  | C0833 |  |
| 3- All the GLs proofing are being sent to Finance monthly  | C0834 |  |
| 3- Another alternatives in place For LCY; ACH and RTGS   | C0835 |  |
| 3- Branch to keep a copy of the issued check in box file for easy reference.<br>3- احتفاظ الفرع بنسخه من الشيك                                       | C0836 |  |
| 3- Cameras are covering the ATM Area / Operation areas.  | C0837 |  |
| 3- Check that all New I-score users should be well thought through and signed over Service Desk Self Ticketing by                                    | C0838 |  |
| 3- Daily journal is being printed and reviewed by the CFOD maker/checker as well as 2 senior CFOD officers other tha                                 | C0839 |  |
| 3- Direct investment officer should arrange with ADIB representable on BODs to taken decisions.  | C0840 |  |
| 3- Ensure daily smooth running of Quantum reports.   | C0841 |  |
| 3- Fire proof cabinets   | C0842 |  |
| 3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their a                                 | C0843 |  |
| 3- Job descriptions in place to ensure segregation of duties is clearly documented and implemented   | C0844 |  |
| 3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.  | C0845 |  |

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| 3- new accounts were opened for inheritors.<br>3- تم فتح حسابات للورثة  | C0846 |  |
| 3- Ops officer review the daily batch report to ensure executing all the transactions as per P&P<br>3- يراجع عمليات الفرع تقارير العمليات المالية للتأكد من تنفيذها وفقا للسياسات والاجراءات  | C0847 |  |
| 3- password already granted to the authorized persons to enter the restricted area  | C0848 |  |
| 3- Perform market scanning with other banks to identify the common fraudulent issues to share it with credit and EW   | C0849 |  |
| 3- Placing hold on the client account till settlement   | C0850 |  |
| 3- Quarterly ECL provision memo is approved by CRO.   | C0851 |  |
| 3- Register is kept under the vault custodians responsibility to register the movement of documentation files   | C0852 |  |
| 3- Remittance are reconciling related GL by the EOM to ensure that the total amount is matching with the physical pe<br>3- تقوم ادارة التحويلات بمراجعة حسابات استاذ اخر كل شهر للتأكد من ان أجمالي المبالغ مطابق مع المعاملات التي لم تنفذ | C0853 |  |
| 3- review and reconcile the vednor GL to avoid any parked amount  | C0854 |  |
| 3- Review of procedures as and when required in case any amendments/changes to the procedures/work flow in ord  | C0855 |  |
| 3- The designated staff verified the customer signature<br>3- كروت الصراف اللي-دفاتر الشبكات....الخ) مطابقة توقيع العميل عند استلام)  | C0856 |  |
| 3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.   | C0857 |  |
| 3- TMO reconciles daily and ensures that all received T-Bills requests are posted correctly and matched with GLs balanc   | C0858 |  |
| 3- Transaction posting is limited in 1 level being subject to close alert revision  | C0003 |  |
| 3- Weekly Escalation of the pending Alerts / Ageing Report.   | C0859 |  |
| 3) All the content including any original approvals are scanned and saved on CRM risk folder  | C0860 |  |
| 3) Analyze and take the necessary action.   | C0861 |  |
| 3) Automation and use of smart solution for developed workflows and applications  | C0862 |  |
| 3) MIS to be used for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report   | C0863 |  |
| 3) Signature verification by maker/checker must be obtained from an independent unit not involved in the processing   | C0864 |  |
| 3) Soft and hard collection, reporting to the remedial manager must have an experienced staff to handle in order to a   | C0865 |  |
| 3) the reviewer will do a Completeness check by end of day to ensure that all close / renew transactions are submit   | C0866 |  |
| 3) to ensure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any   | C0867 |  |
| 3)on going communication / discssion with business team to discuss and highlight any negative issues.   | C0868 |  |
| 3)on going communication / discssion with business team to discuss and highlight any negative issues.   | C0869 |  |
| 3. Adherence Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Managemen  | C0870 |  |
| 3. All contracts are submitted thru maker and apply all the comments were raised by the committee then to be review   | C0871 |  |
| 3. All Simplex machines are closed.<br>• اغلاق او تخزين اله الوقت و التاريخ   | C0872 |  |
| 3. Apply penalties on service providers in case of any delay  | C0873 |  |
| 3. Apply restrictions to sending announcements to all staff & dedicating a focal point in Corp Comms that manages th  | C0874 |  |
| 3. Attach emails when needed to reflect approvals.  | C0875 |  |

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| 3. Branch Manager or SPB to ensure the following :<br>• That the PO issuance is prior customer receiving the Murbha checks in case customer is requesting Auto Murbha facility<br>• That the step of allocating of goods to the customer is afterward receiving the Murbha checks in case customer is requesting Murbha facility<br>بالنسبة لمراجحة السيارات خطوة إصدار امر الشراء قبل استلام شيكات المراجحة<br>بالنسبة لمراجحة اليسر خطوة تخصيص البضائع للعميل بعد استلام الشيكات | C0876 |  |
| 3. Branch manager to ensure that Pop up message is added to the customer account in case balance is insufficient.<br>• فضل من خلال وضع رسالة على حساب العميل والدخول على الحساب كل فترة لمراجعة كفاية رصيد الحساب وخضم المصروفات   | C0877 |  |
| 3. Branches are requested to check the serials of each requested checkbook before applying on system   | C0878 |  |
| 3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal   | C0879 |  |
| 3. Classification and Evaluation for all outsource service providers after each project to build up a database to be used  | C0880 |  |
| 3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected   | C0881 |  |
| 3. Communication is being sent to the concerned line manager month prior the end of the probation date   | C0882 |  |
| 3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolution   | C0883 |  |
| 3. Define documented reporting sources, owners for the IS risks.   | C0884 |  |
| 3. Economic and industry updates to be reviewed & actively linked to risk management and portfolio decisions, where  | C0885 |  |
| 3. ensure that target market exceptions are properly approved.   | C0886 |  |
| 3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management   | C0887 |  |
| 3. Hold/release is done on maker/checker 4. confirming result  | C0024 |  |
| 3. Instruction is received from the company's mail mentioned in the MIFT. The signature(s) on the instruction match with the   | C0888 |  |
| 3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.  | C0889 |  |
| 3. Logging all the invoices in sheet for monitoring  | C0890 |  |
| 3. Monitoring the approved projects budget as per the planned budget   | C0891 |  |
| 3. Ongoing meeting with all stakeholders to ensure applying the roles as per the guidelines.   | C0892 |  |
| 3. Ongoing Product Updates awareness emails to all front liners.   | C0893 |  |
| 3. Ops officer branch manager ensure the customer request is in place.<br>3. يتأكد مدير العمليات ومدير الفرع من وجود طلب العميل على حفظ المراسلات بالفرع   | C0894 |  |
| 3. Printing non modification daily Report for CADC user noting that internal control checking maintenance report for all   | C0895 |  |
| 3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.   | C0896 |  |
| 3. Releasing the blocked amounts upon receiving the related commercial register a maker checker basis.4. Review  | C0897 |  |
| 3. Sanction list is screened from AML to the new vendor  | C0898 |  |
| 3. Send email to employees with their appraisals   | C0899 |  |
| 3. Specialized privileged accounts, distinct from regular user accounts, are employed to mitigate unauthorized access.   | C0900 |  |
| 3. Sudden check in case of face to face interviews   | C0901 |  |
| 3. Team leader monitor the deferral and review all the cases and send reminder during month  | C0902 |  |
| 3. The employee should not join the training if the commitment letter was not signed   | C0903 |  |
| 3. The text is being reviewed by Corporate Communications after Finance review   | C0904 |  |

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| 3. To respond to the issue in the same publication with the corrective statement                                       | C0905 | align staff through internal communication |
| 3. We formed a media list covering all the major press members to assist in crisis control when needed.                | C0906 |  |
| 3.1 Incident Management 11111  | C1854 |  |
| 3.1.4.a Incident Classification  | C1645 |  |
| 3.1.4.b Incident Categorization  | C1646 |  |
| 3.1.4.c Communications Plan  | C1647 |  |
| 3.1.4.d Escalation Matrix  | C1648 |  |
| 3.1.5.a Communications Systems   | C1649 |  |
| 3.1.5.b Knowledge Management System  | C1650 |  |
| 3.2.4.a Malware Analysis   | C1651 |  |
| 3.2.4.b Communications Plan  | C1652 |  |
| 3.2.4.c Exercise Schedule  | C1653 |  |
| 3.2.4.d Incident Response Plan   | C1654 |  |
| 3.2.5.a Case Management System   | C1655 |  |
| 3.2.5.b Digital Forensics  | C1656 |  |
| 3.3.4.a 24x7x365 Staffing  | C1657 |  |
| 3.3.4.b Verbose Logging Standard   | C1658 |  |
| 3.3.4.c Log Retention Standard   | C1659 |  |
| 3.3.4.d Operational Level Agreements (OLA)   | C1660 |  |
| 3.3.4.e Penetration Testing  | C1661 |  |
| 3.3.4.f Playbooks  | C1662 |  |
| 3.3.4.g Threat Hunting   | C1663 |  |
| 3.3.4.h Exercise Schedule  | C1664 |  |
| 3.3.5.a Security Incident and Event Management (SIEM)  | C1665 |  |
| 3.3.5.b Centralized Log Management System  | C1666 |  |
| 3.3.5.c Correlation Rules and Use Cases  | C1667 |  |
| 3.3.5.d EDR Integration  | C1668 |  |
| 3.3.5.e Security Orchestration, Automation and Response (SOAR)   | C1669 |  |
| 3.4.4.a Cyber Threat Profile   | C1670 |  |
| 3.4.4.b Priority Intelligence Requirements   | C1671 |  |
| 3.4.4.c Key Intelligence Questions   | C1672 |  |
| 3.4.4.d Analysis and Reporting   | C1673 |  |
| 3.4.4.e Operational Integration  | C1674 |  |
| 3.4.5.a Threat Intelligence Feeds  | C1675 |  |
| 3.4.5.b Threat Intelligence Platform (TIP)   | C1676 |  |
| 3. Insure the contract /P.o in place as per the tender decision  | C0907 |  |
| 3-Access to the batches location is authorized to the staff only with access card                                      | C0908 |  |
| 3-Advancing instructions in obliging both the vendor & the branches to allow the vendor for recounting the cash before | C0909 |  |

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| 3-Building standered manual models in spreadsheets.   | C0910 |  |
| 3-Check report received by IT operation processed / failed transactions to ensure all transaction posted or take neces                                    | C0911 |  |
| 3-Checklist in place including all items/functions/process within the branches and MF units.  | C0912 |  |
| 3-Credit Checking requirements as per CBE &Policy guidelines .  | C0913 |  |
| 3-Ensure all data are mapped correctly on the system .  | C0914 |  |
| 3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures   | C0915 |  |
| 3-Ensure that collection approval in place before action  | C0916 |  |
| 3-Issues captured from reports are effectively reviewed on maker / checker level  | C0917 |  |
| 3-Issues captured from reports are effectively reviewed on maker / checker level  | C0918 |  |
| 3-maker should handle pending transactions not proceessed by system due to C0919 issue.   | C0919 |  |
| 4- a weekly meeting is set to discusse the new location issues to enhance and improve the process , this meeting incl                                     | C0920 |  |
| 4- Admin. & Secretary follow up.  | C0921 |  |
| 4- All instructions must be approved for processing by the designated persons to approve.   | C0922 |  |
| 4- All job descriptions are reviewed annually and updated with HR   | C0923 |  |
| 4- All supporting Docs & approvals are in place before execution.   | C0924 |  |
| 4 all transactions proccsed by maker are approved by checker  | C0925 |  |
| 4- Authorized access to the floor using access cards to allow only authorized staff   | C0926 |  |
| 4- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved br  | C0927 |  |
| 4- ادرج مصفحة تحت رقابه ثنائيه بناء على جدول توزيع العهد والمهام المعتمد للفرع مخزون النماذج المرقمة والخطابات في وحدة                                    | C0927 |  |
| 4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal  | C0928 |  |
| 4- Enrich the control environment via enhancing the soft and hard controls  | C0929 |  |
| 4- Insurance policy margin always exceeds the outstanding amount (add to r0930  | C0930 |  |
| 4- Monitoring cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock u                                      | C0931 |  |
| 4- obtaining legal approval / branch manager .<br>4- الحصول على موافقه مدير الفرع أو الادارة القانونية  | C0932 |  |
| 4- Scanning on bass capture solution system in place where all customer documentation are scanned as soft copies  | C0933 |  |
| 4- Single Obligor , Related parties & shareholders guidelines   | C0934 |  |
| 4) All original collaterals/financing docs are saved at the documentation team  | C0935 |  |
| 4) branches not allowed to issue release / renewal as per updated procedures C0936 in case of any breach case will be                                     | C0936 |  |
| 4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth   | C0937 |  |
| 4) Limits on the size of the Program as well as any other appropriate parameters identified.  | C0938 |  |
| 4) Tighten the EW monitoring process.   | C0938 |  |
| 4) Tighten the EW monitoring process.   | C0939 |  |
| 4. Access to classified servers, particularly within the Active Directory structure, C0940 channeled through dedicated Privile                            | C0940 |  |
| 4. All fireproof cabinets and all staff drawers are closed and locked.<br>• اغلاق الخزائن الحديدية المضادة للحريق وخاصة الادراج السفلية الغير محكمه الغلق | C0941 |  |
| 4. Communication is being sent to the concerned line manager months prior the contract renewal  | C0942 |  |
| 4. Confirm that CA conditons and covenants for term facilities/revolvers, where applicable, are tracked regularly as pe                                   | C0943 |  |
| 4. Embed Information Security controls within Business processes.   | C0944 |  |

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| 4. Escalation is being done as per approved matrix for the overdue cases to ensure the fulfillment.   | C0945 |
| 4. Fields investigations are done to be able to reach the customers.  | C0946 |
| 4. Handling all the required reservations prior to publishing.  | C0947 |
| 4. Monitoring sheet for all applications out of Business solution support.  | C0948 |
| 4. Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio  | C0949 |
| 4. Processing the invoices on original PO   | C0950 |
| 4. Returned check register is completed with all check data and signed by all custodian (Customer name, account number, check number, date, amount, etc.) | C0951 |
| 4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolution.                               | C0952 |
| 4. Signature is verified by two ADIB staff according to signature verification firm thresholds.   | C0953 |
| 4. The committee decisions will be communicated to the grievances and follow up to take the necessary actions as per the policy.                          | C0954 |
| 4. Unit head approval prior to settling.  | C0955 |
| 4.1.4.a Onboarding/Off boarding   | C1855 |
| 4.1.4.a Onboarding/Offboarding  | C1677 |
| 4.1.4.b Hardening   | C1678 |
| 4.1.4.c Access Compliance   | C1679 |
| 4.1.4.d Identity Federation   | C1680 |
| 4.1.4.e IAM Standards   | C1681 |
| 4.1.5.a Multi-Factor Authentication   | C1682 |
| 4.1.5.b Authentication Logging  | C1683 |
| 4.1.5.c Identity & Privileged Access Management tools   | C1684 |
| 4.1.5.d Session Recording   | C1685 |
| 4.1.5.e Password Vaulting   | C1686 |
| 4.1.5.f Service Account Management  | C1687 |
| 4.1.5.g Centralized Access Management   | C1688 |
| 4.1.5.h Public Key Cryptography   | C1689 |
| 4.2.4.a Data Classification   | C1690 |
| 4.2.4.b Cryptographic Standards   | C1691 |
| 4.2.4.c Removable Storage Standards   | C1692 |
| 4.2.4.d Reporting Requirements  | C1693 |
| 4.2.5.a Brand and Reputation Management   | C1694 |
| 4.2.5.b Data Disposal and Retention   | C1856 |
| 4.2.5.b Data Loss Prevention (DLP)  | C1695 |
| 4.2.5.c Data Integrity Monitoring   | C1696 |
| 4.2.5.d Secure File Sharing   | C1697 |

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| 4.2.5.e Data Storage System                   | C1698 |
| 4.3.4.a Patch Management Program              | C1699 |
| 4.3.4.b Vulnerability Management Program      | C1700 |
| 4.3.4.c Testing Plan                          | C1701 |
| 4.3.5.a Patch Management System               | C1702 |
| 4.3.5.b Vulnerability Management tool         | C1703 |
| 4.3.5.c Web Application Scanner               | C1704 |
| 4.4.4.a Email Standard                        | C1705 |
| 4.4.4.b Hardening                             | C1706 |
| 4.4.4.c Email Architecture                    | C1707 |
| 4.4.5.a Email Logging                         | C1708 |
| 4.4.5.b Reputation Engine                     | C1709 |
| 4.4.5.c Relay Protection                      | C1710 |
| 4.4.5.d Malware/Spam/Phishing Filtering       | C1711 |
| 4.4.5.e Email Data Loss Prevention            | C1712 |
| 4.4.5.f Outbound Compliance Filtering         | C1713 |
| 4.4.5.g Sandboxing                            | C1714 |
| 4.4.5.h Email Encryption/Authentication       | C1715 |
| 4.5.4.a Application Security Standards        | C1716 |
| 4.5.4.b Hardening                             | C1717 |
| 4.5.4.c Privilege Management                  | C1718 |
| 4.5.4.d Application Dependencies              | C1719 |
| 4.5.4.e Application Architecture              | C1720 |
| 4.5.4.f Software Development Lifecycle (SDLC) | C1721 |
| 4.5.4.g Application Supply Chain Management   | C1722 |
| 4.5.6.a Verbose Application Logging           | C1723 |
| 4.5.6.b Test and Development Platform         | C1724 |
| 4.5.6.c Source Code Management                | C1725 |
| 4.5.6.d Data Integrity and Protection         | C1726 |
| 4.5.6.e Application Firewall                  | C1727 |
| 4.5.6.f Web Application Firewall              | C1728 |
| 4.5.6.g DDoS Mitigation                       | C1729 |
| 4.6.4.a Onboarding                            | C1730 |
| 4.6.4.b Gold Image                            | C1731 |
| 4.6.4.c Sourcing                              | C1732 |
| 4.6.4.d Hardening                             | C1733 |
| 4.6.4.e Disposal                              | C1734 |
| 4.6.5.a Asset Management Agent                | C1735 |



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| 4.6.5.b Vulnerability Scanner                                    | C1736 |
| 4.6.5.c Endpoint Detection and Response (EDR)                    | C1737 |
| 4.6.5.d Compliance Agent   | C1738 |
| 4.6.5.e Log Collection   | C1739 |
| 4.6.5.f Encryption at Rest                                       | C1740 |
| 4.6.5.g Host Firewall  | C1741 |
| 4.6.5.h Host Data Loss Prevention                                | C1742 |
| 4.6.5.i Resource Monitoring                                      | C1743 |
| 4.6.5.j User Behavior Analytics (UBA)                            | C1744 |
| 4.6.5.k Authorized Use Monitoring                                | C1745 |
| 4.6.5.l Application Control/Allow-Listing                        | C1746 |
| 4.6.5.m Mobile Device Manager (MDM)                              | C1747 |
| 4.6.5.n Remote Tracking/Wiping                                   | C1748 |
| 4.6.5.o File Encryption and Integrity Monitoring                 | C1749 |
| 4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)   | C1750 |
| 4.6.5.q Sandboxing   | C1751 |
| 4.6.5.r Database activity monitoring                             | C1752 |
| 4.7.4.a Telework Standards                                       | C1753 |
| 4.7.4.b Change Management  | C1754 |
| 4.7.4.c Out-of-Band Management                                   | C1755 |
| 4.7.4.d Network Hardening  | C1756 |
| 4.7.4.e Wireless Standards                                       | C1857 |
| 4.7.6.a Layer 2/3 Security                                       | C1858 |
| 4.7.6.b Network Segmentation                                     | C1757 |
| 4.7.6.c Jump Host  | C1758 |
| 4.7.6.d Secure Privileged Access                                 | C1759 |
| 4.7.6.e Stateful Packet Filter                                   | C1760 |
| 4.7.6.f Deep Packet Inspection                                   | C1761 |
| 4.7.6.g Network Management System                                | C1762 |
| 4.7.6.h Configuration Management                                 | C1763 |
| 4.7.6.i Monitoring and Log Collection                            | C1764 |
| 4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS) | C1765 |
| 4.7.6.k Network Access Control                                   | C1766 |
| 4.7.6.l Network Data Loss Prevention (DLP)                       | C1767 |
| 4.7.6.m Traffic Monitoring and Analysis                          | C1768 |
| 4.7.6.n Proxy/Reverse Proxy                                      | C1769 |
| 4.7.6.o URL Filter   | C1770 |
| 4.7.6.p Encryption in Transit                                    | C1771 |

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| 4.7.6.q Wireless Controller/WIDS                                     | C1772 |
| 4.7.6.r Network Time Protocol (NTP)                                  | C1773 |
| 4.7.6.s DNS security   | C1774 |
| 4.7.6.t Virtual private network                                      | C1775 |
| 4.8.4.a End-User Identity Verification                               | C1776 |
| 4.8.4.b Hardening  | C1777 |
| 4.8.4.c Mobile Application Standards                                 | C1778 |
| 4.8.4.d Data Management  | C1779 |
| 4.8.4.e Digital Wallet Requirements                                  | C1780 |
| 4.8.4.f Online Banking Requirements                                  | C1781 |
| 4.8.4.g Data Security  | C1782 |
| 4.8.4.h Data Integrity Monitoring                                    | C1783 |
| 4.8.4.i Payment and Transaction Requirements                         | C1784 |
| 4.8.4.j Intersystem Connection Standards                             | C1785 |
| 4.8.5.a Fraud Detection/Prevention                                   | C1786 |
| 4.8.5.b Application Firewall   | C1787 |
| 4.8.5.c Multi-Factor Authentication                                  | C1788 |
| 4.8.5.d DDoS Mitigation  | C1789 |
| 4.8.5.e Privileged Access Management                                 | C1790 |
| 4.8.5.f Biometric Authentication                                     | C1791 |
| 4.8.5.g Device Fingerprinting  | C1792 |
| 4.8.5.h DNS security   | C1793 |
| 4.8.5.i Web application firewall (WAF)                               | C1794 |
| 4.8.5.j Security Incident and Event Monitoring (SIEM)                | C1795 |
| 4.9.4.a Key Control/Management                                       | C1796 |
| 4.9.4.b Hardening  | C1797 |
| 4.9.4.c Role-Based Access Control (RBAC)                             | C1798 |
| 4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards | C1799 |
| 4.9.4.e Visitor Management   | C1800 |
| 4.9.5.a Access Monitoring/Logging                                    | C1801 |
| 4.9.5.b Fire Detection and Suppression                               | C1802 |
| 4.9.5.c Physical Tamper Protection                                   | C1803 |
| 4.9.5.d Surveillance   | C1804 |
| 4.9.5.e Power Protection and Conditioning                            | C1805 |
| 4.9.5.f Leak Detection   | C1806 |
| 4.9.5.g HVAC Monitoring  | C1807 |
| 4-All incidents found reported to ORM.                               | C0956 |
| 4-All incidents found reported to ORM.                               | C0957 |

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| 4-Collection to assign external law office for collecting the required claim documents                                   | C0958 | Information in case branches couldn't reach |
| 4-Dual custody designations are updated in time & in place as per process.   | C0026 |   |
| 4-Ensure to process supplementary cards presented with the primary cards issued.   | C0959 |   |
| 4-Rejection transactions handled with finance team   | C0960 |   |
| 4-report ( loan A/C per CY per Br. #049 ) show the contracts booked on the system during specific period of time -       | C0961 |   |
| 4-Snap visit report issued after each visit detailing all findings/discrepancies   | C0962 |   |
| 4-Sudden rotation between ICD branches control team to ensure segregation of duties                                      | C0963 | Integrity of the review.                    |
| 5 Ops officer ensure that the branch custody registers are matching with the approved branch designation.                | C0964 |   |
| 5- يقوم مدير العمليات من سجل المفوضين بالفرع مطابق مع جدول توزيع العهد والمهام المعتمد بالفرع                            | C0964 |   |
| 5- All the documents are reviewed against checklist by maker / checker.  | C0965 |   |
| 5- amount is distributed as per the declaration.   | C0966 |   |
| 5- تم توزيع المبلغ بناء على اعلام الورثة   | C0966 |   |
| 5 any wrong entry are amended on maker checker basis   | C0967 |   |
| 5- Card Ops head reviews the daily reports to ensure proper maintenance  | C0968 |   |
| 5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays     | C0969 |   |
| 5- Ensure that all process/procedures approved by shariaa  | C0970 |   |
| 5- Registration sheet for Secured Paper for LGs  | C0971 |   |
| 5- Remittance department verifies the signature /initials of designated staff.   | C0972 |   |
| 5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines         | C0973 |   |
| 5. Abiding by the timelines set by regulatory authorities.   | C0974 |   |
| 5. Branch manager to ensure that Customers are contacted by PBR/ RM and follow up results are being proved in an         | C0975 |   |
| 5. مسؤولي الحسابات (الشركات) بإبلاغ بورود الشيكات المرتدة طرف الفرع لاستلام الشيكات المرتدة واثبات نتيجة المتابعة        | C0975 |   |
| 5. Call back conducted prior to transaction execution or check predefined list of beneficiaries.                         | C0976 |   |
| 5. Checkbooks and LG 's are not issued for accounts with opened deferrals  | C0977 |   |
| 5. Ensure that full support provisions, where they exist, follow the guidelines articulated in the Documentation section | C0978 |   |
| 5. Excel sheet in place which is updated upon placing/releasing hold   | C0027 |   |
| 5. Infrastructure access is meticulously managed by utilizing jump servers that require Tier model accounts.             | C0979 |   |
| 5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation   | C0980 |   |
| • الاحتفاظ بالوثائق والمستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحريق                            | C0980 |   |
| 5. obtaining the employee signature on the renewal   | C0981 |   |
| 5. Processing any invoice on original only   | C0982 |   |
| 5. Quarterly HRR committee includes the CEO & CRO and Head of legal and compliance and CRH where all high risk and lo    | C0983 |   |
| 5.1.4.a Approved Vendor Standards  | C1808 |   |
| 5.1.4.b Supply Chain Assessment  | C1809 |   |
| 5.1.4.c Vendor Non-Disclosure Agreement (NDA)  | C1810 |   |
| 5.1.4.d Vendor Compliance and Auditing Program   | C1811 |   |
| 5.1.4.e Security Vetting   | C1812 |   |
| 5.1.4.f Onboarding/Off boarding  | C1859 |   |
| 5.1.4.f Onboarding/Offboarding   | C1813 |   |

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| 5.2.4.a Cloud Security Requirements   | C1814 |
| 5.2.4.b Approved Supply Chain   | C1815 |
| 5.2.4.c Geographic Boundary Requirements  | C1816 |
| 5.2.4.d Hardening   | C1817 |
| 5.2.4.e Privilege Management  | C1818 |
| 5.2.4.f Data Flow/Connectivity Requirements   | C1819 |
| 5.2.5.a Cloud Access Security Broker (CASB)   | C1820 |
| 5.2.5.b Verbose Logging   | C1821 |
| 5.2.5.c Endpoint Detection and Response (EDR)   | C1822 |
| 5.2.5.c Verbose Logging   | C1860 |
| 5.2.5.d Application Firewall  | C1823 |
| 5.2.5.d Endpoint Detection and Response (EDR)   | C1861 |
| 5.2.5.e Application Firewall  | C1862 |
| 5.2.5.e Multi-Factor Authentication   | C1824 |
| 5.2.5.f DDoS mitigation   | C1825 |
| 5.2.5.f Multi-Factor Authentication   | C1863 |
| 5.2.5.g DDoS mitigation   | C1864 |
| 5.2.5.g Privileged Access Management  | C1826 |
| 5.2.5.h DNS security  | C1827 |
| 5.2.5.h Privileged Access Management  | C1865 |
| 5.2.5.i DNS security  | C1866 |
| 5.2.5.i Web application firewall (WAF)  | C1828 |
| 5.2.5.j Log Collection  | C1829 |
| 5.2.5.j Web application firewall (WAF)  | C1867 |
| 5.2.5.k Encryption at Rest  | C1830 |
| 5.2.5.k Log Collection  | C1868 |
| 5.2.5.l Host Firewall Technology  | C1831 |
| 5.2.5.m Resource Monitoring Technology  | C1832 |
| 5.2.5.n Authorized Use Monitoring Technology  | C1833 |
| 5.2.5.o File Encryption and Integrity Monitoring Technology   | C1834 |
| 5.2.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS) Technology                                   | C1835 |
| 5-Collateral & support considerations,...   | C0984 |
| 5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures. | C0985 |
| 5-operations to reconcile monthly claims list with insurance company & collect                              | C0986 |
| 5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.    | C0987 |
| 6- closing the main account.<br>تم اغلاق الحساب الأصلي  | C0988 |

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| 6- Ops officer ensure that the branch designation is updated on a quarterly basis or upon in any change in the customer information.   | C0989 | يقوم مدير العمليات بالتحديث  |
| 6- Retention unit confirmation is obtained prior processing  | C0990 |  |
| 6) Checklist for essential docs that must be included in the file are signed by branch manager and risk analyst and senior underwriter.  | C0991 |  |
| 6. A prove of the receipts of the returned checks are signed by the customers/representatives and attached in a physical file.   | C0992 | الرفض وعمل صحة توقيع على توقيع العميل وإرفاق صورة ضوئية من بطاقي الرقم القومي في حال استلام للمفوض / المندوب |
| 6. Access to read-write on the excel sheet is granted only to team leader and branch head  | C1008 |  |
| 6. Any extension of deferral exceeding the approved period as per policy is escalated to legal/compliance/business head.   | C0993 |  |
| 6. Ensure that repayment schedule and pricing are as per the credit approval.  | C0994 |  |
| 6. Log the received invoices in a sheet with the unique serial.  | C0995 |  |
| 6. Officer performing the SV is independent from the officer conducting the call back.<br>• Account must be reviewed if transfer has been executed before<br>• Request must be marked with avoid duplication stamp/markings<br>• Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from<br>• Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings<br>• Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies<br>• he original receipts to be escalated (if any)<br>• CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU.<br>• CSU manager are checking frequently the call log system & reporting any missing call to IT. | C0996 |  |
| 6. Senior calls are done as per policy including SCOs, Cos in addition to CRO  | C0997 |  |
| 6. Shredding of all unused or unneeded documents.<br>• التخلص من المستندات الغير مستخدمة عن طريق اله الفرغ او التمزيق الجيد  | C0998 |  |
| 6-Collection not to write off unless claim feedback is received from the takaful insurance company after 90 days if claim is not settled.  | C0999 |  |
| 6-Snap visit report issued after each visit detailing all findings/discrepancies.  | C0999 |  |
| 6-X-Boarder ,Concentration Limits , Country limits,..<br>Above is controlled by all stakeholders operating as per the approved credit policy   | C1000 | periodically and on case by case to  |
| 7- Ops officer to ensure Handling branch operation registers ( cash registers, returned checks registers, ...) and to ensure all documents are properly filed.   | C1001 | يقوم مدير العمليات بالتأكد من جميع السجلات الخاصة بالعملية المصرفية وان يكون مطابقا لنموذج العهدة            |
| 7) An annual review date is specified.   | C1002 |  |
| 7. RPR and Stress test are done on quarterly basis and all stressors are based on the current economic situation ex: interest rate, inflation, etc.  | C1003 |  |
| 7. . In case customer didn't receive the check within 15 days, branch manager /SPB to perform a formal letter must be sent to the customer.<br>• إصدار خطاب مسجل بعلم الوصول للعميل على عنوان مراسلاته المسجل لدى البنك  | C1004 | إرسال بريد الكتروني للمسئولي خدمة العملاء  |
| 7. Due to system limitations for search methodology, BO non modification report is being extracted daily from the data warehouse.  | C1005 |  |
| 7. Review the segment (whether public sector, private, etc...) .   | C1006 |  |
| 7. Search in the log with the invoice serial to ensure there is no duplicate   | C1007 |  |
| 7-Collection to reconcile write off recovery GLs against reported claims   | C1008 |  |
| 7-Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up.   | C1009 |  |
| 8- Branch manager ensure keeping the stock forms in a fire proof cabinet under dual custody as per the approved branch policy.   | C1010 | يرع بالتأكد من حفظ مخزون النماذج في مكان آمن   |
| 8) The Risk Rating process is identified and its approval status.  | C1011 |  |
| 8. Call reports are documented when customer calls are conducted and objectively address credit risk issues (should be done for all calls).  | C1012 |  |

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| 8. Group facilities are aggregated   | C1013 |  |
| 8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up.<br>All the above is done by Risk department periodically ensuring sufficient monitoring and proper decision making.                     | C1014 |  |
| 8-Escalation matrix to be followed in case of any delay in providing required clarification/documentation  | C1015 |  |
| 9) Ensure that the obligors in the program meet the credit program requirements  | C1016 |  |
| 9. Extended credit facilities should be sharia compliant.  | C1017 |  |
| 9. Latest financials are obtained & analyzed.  | C1018 |  |
| A tracker is in place with the expired procedure . Every Two years the procedure is updated with Owners & Stockholders   | C1019 |  |
| A@W PO start to finalize the physical file with all needed documents and actions. A copy from the customer ID with   | C1020 |  |
| abid to all CBE circulations received from compliance e.g coridor rate change, DBP, etc  | C1021 |  |
| Access are granted subject to proper approvals supported by justification, besides annual review on unit external priv   | C1022 |  |
| Access rights/Security matrix is reviewed by User Access Team on Quarterly basis & obtaining system reports/audit t  | C1023 |  |
| According to capitalization policy , All amounts above EGP 5k must be capitalized. On other hand , Expenditure contr   | C1024 |  |
| Accrual Adjusted is authorized and monitored same like the disbursement and settlement as well as all reversals.<br>Moreover all accruals and reversals are being monitored by Officer and senior officer in addition to reconciliation and      | C1025 |  |
| Adherence to the staff gifts process   | C1026 |  |
| ADIB Cashback Payment over Fawry:<br>1- Daily reconciliation against received transferred amount from Fawry  | C1027 |  |
| ADIB utilities bills payment over Fawry:<br>3- All the GLs reconciled and proofing are being sent to Finance monthly-  | C1028 |  |
| ADIB utilities bills payment over Fawry:<br>1-Daily reconciliation of GL balance against Fawry reports then advise Remittance transfer the related amount to ea  | C1029 |  |
| Alco approval on applied rate whenever there is a change in margin   | C1030 |  |
| All ADIB Capital products and activities should be compliant with sharia   | C1031 |  |
| All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting  | C1032 |  |
| All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting  | C1033 |  |
| All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting  | C1034 |  |
| All CBE Daily , Monthly , Quarterly and annually reports are prepared by CBE reporting team leader or CBE reporting  | C1035 |  |
| All credit files and all credit facilities are reviewed and updated at least once every 12 months to ensure that all file re<br>File requirements may include some of the following items as appropriate for the unit:<br>1. Current financials. | C1036 |  |
| All credit limits are to be reviewed by SME Risk head at least annually to ensure correct use and eligibility of the c   | C1037 |  |
| All custody proof cabinet is controlled on daily basis Adding/Sending for CKs/Bills upon reports from BO & GFS<br>Moreover all receivables kept at our custody were checked through Semi annual Exhibit, usual exhibit will take place a         | C1038 |  |
| All customers are screened manually either during the on-boarding process, before opening the account or during the  | C1039 |  |
| All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed w  | C1040 |  |

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| All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually.  | C1041 |  |
| all Invoices to be reviwed by the Department Manager & approved by Head of Department before sending to the Payable Department   | C1042 |  |
| All job descriptions are reviewed annually and updated with HR   | C1043 |  |
| All New Authorized Signatories that added to the Signature Booklet have to be approved by the approved Matrix as per the policy  | C1044 |  |
| All new banking products, services, and accounts shall be reviewed by the Shared Department prior its launch to customers  | C1045 |  |
| All new, interim and annual renewals should be approved as per program requirements . Credit approvals will be valid for 12 months   | C1046 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1047 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1048 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1049 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1050 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1051 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1052 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1053 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1054 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1055 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1056 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1057 |  |
| All payments are serialized , stamped and original and must done through AP checker and reviewed by AP manager ,   | C1058 |  |
| all performed functions under credit control dept. are performed through make ready checker & segregation of duties  | C1059 |  |
| All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure staff awareness , induction training, field visits, customers' and staff feedback | C1060 |  |
| All processes relevant to workflow and SLA between concernd departments are in place and properly communicated to all staff  | C1061 |  |
| All processes, policies and procedures, manuals, and/or programs related to the products shall be reviewed by the Shared Department  | C1062 |  |
| All puraches orders must be done using MEP which is prepared by requester , Approved by Requester sector head , if applicable  | C1063 |  |
| All reversal transactions should be performed after obtaining proper approvals   | C1064 |  |
| all sales staff shall sign ADIB Code of conduct<br>No external e-mail is allowed to sales staff (SH, RSM, ASM, SO, SA, and coordinator) to be deactivated unless permitted by the HR                   | C1065 |  |
| All staff is adequately trained on the policy and product requirements and training certification records are kept with the HR   | C1066 |  |
| All stakeholders approvals must be obtained.   | C1067 |  |
| All telesales calls are recorded<br>Monthly quality check by telesales head & Team leaders is conducted on the recorded calls  | C1068 |  |
| All third party vendors sign a contract that includes clause on the service level agreement and liability clause in case of breaching the contract   | C1069 |  |
| All transaction docs are obtained as per the approved legal grid depending on the product requirements, Dual control is maintained   | C1070 |  |

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| All users requests form presented in accordance to maker/checker basis and   | C1071   | approval cycle  |
| All users requests form presented in accordance to maker/checker basis and   | C1072   | approval cycle  |
| All users requests form presented in accordance to maker/checker basis and   | C1073   | approval cycle  |
| All users requests form presented in accordance to maker/checker basis and   | C1074   | approval cycle  |
| All users requests form presented in accordance to maker/checker basis and   | C1075   | approval cycle  |
| AMC Monitor NTB opened RIMs with Accounts daily and if file not received within 3 working days AMC officer place re  | BR10076 | Not received NTB files reported weekly to Branches logistics, and monthly to  |
| AML open the pending alerts to ensure there is no suspicious related to the transactions & regular report with custom  | C1077   | Restriction of Accounts for clients with aged alerts  |
| Analyze the bad cases according to the related trigger and handing over the  | C1078   | cases to Remedial Team on earlier   |
| Annual Assessment of Departments roles and repobonsibilities to align with the   | C1079   | Governance Framework.   |
| Annual DR Test 8. Ensure availability of support contracts and appropriate SLA   | C1080   |   |
| 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 inter |         | File requirements may include some of the following items as appropriate:<br>1) Verify that business strategy, target market and customer segment are identified. |
|  | C1081   |   |
| Annual training plan is maintained to enroll the mandatory trainings to all staff  | C1082   |   |
| Any claim should be reported to insurance provider with documents and ensure payment on time   | C1083   |   |
| Any debiting should be by the availability of balance and by the guidelines of debiting.   | C1084   |   |
| Any suspicious fraudulent documentations are sent to the FRMU for checking and   | C1085   | providing feedback regarding the be   |
| AP Manager is performing Monthly aged proofing for all credit balances , the   | C1086   | submitting the proofing to proofing un  |
| Ap officer calculate and deduct the tax before payment , Ap manger review the  | C1087   | calculation of both tax and payment f   |
| Approved designations should be in place .<br>Proper segregation of duties & independency of functions should be adhered to  | C1088   |   |
| Approved designations should be in place .<br>Proper segregation of duties & independency of functions should be adhered to  | C1089   |   |
| Approved Treasury Programs;<br>Money Market, FX, Profit Rate Swap<br>1- Treasury product programs are reviewed and approved by market risk and product approval committee prior imple                                | C1090   | 2- Market risk role must be clearly indicated in the product program.   |
| Archiving the hard copy of the report. Matching BO report out put with the data  | C1091   | firm report delivery as per no ren  |
| As far we start to handle User admin side on registration adibpay on system<br>CADC department are already divided to two department ( reviewing & token custody ) and ( IB & adibpay registrati                     |         |   |
| The other department handling registration side and implement on system (system support maker and checker as AD  | C1092   |   |
| At the end of the Contingency, a report will be put up by ALCO to the BOD con  | C1093   | cluding analysis of the crisis and lessor   |



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| ATM depend on the physical security monitoring.   | C1094 |  |
| Automated process, upon the client's registration, the system sends OTAC upon first time registration on the internet   | C1095 |  |
| Automated transaction monitoring system with alerts   | C1848 |  |
| Available customer position on core banking system reveals accurately direct facilities utilization, while in case indirect   | C1096 |  |
| Based on the ASSET inventory related to ADIB core banking services( database, OS, HW,SW)<br>1. Each team assess the Asset against its roadmap, patching, specs to ensure the delivery of the expected performance<br>2. Ensure to comply with baselines Discover the Outdated Asset | C1097 |  |
| BBB insurance policy in place to cover fraud risk & computer crime and professional indemnity   | C1098 |  |
| BCP location is aside the department main vault , while all required PC's and servers are already in place and fully functional   | C1099 |  |
| BO reports extracted on daily basis to ensure correctives for the data fed  | C0030 |  |
| Borrowing deals segregated by maturity (agenda) reviewed on a daily basis by TBO supervisor.  | C1100 |  |
| Both the maker & the checker make sure that any trade documents examined in line of its applicable rules  | C1101 |  |
| Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.  | C1102 |  |
| Both the maker & the checker make sure that payments are correctly / timely effected on related due date  | C1103 |  |
| Both the maker & the checker make sure that payments are effected in line of the trade instrument   | C1104 |  |
| Both the maker & the checker make sure that shipping documents are timely delivered to the customer   | C1105 |  |
| Both the maker & the checker make sure that shipping documents are correctly / timely negotiated  | C1106 |  |
| both the maker & the checker make sure that the approved trade template (word) contain all the mandatory fields) is   | C1107 |  |
| Both the maker & the checker make sure that the trade instrument is issued in line with the approved tenor as per applicable  | C1108 |  |
| Both the maker & the checker make sure that the transaction related commission correctly applied / collected other  | C1109 |  |
| Both the maker & the checker of the transaction make sure that the related rules covering the transaction is stated in  | C1110 |  |
| Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties<br>الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع بناء على المهام الوظيفية وعدم تعارض الصلاحيات الممنوحة مع الوظيفة                               | C1111 |  |
| Branch Manager/ Operation Officer to ensure the following :<br>1. All offices are clear and free from any documents / forms and customer requests.<br><br>يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي:<br>• بان جميع مكاتب الفرع تترك خاليه من أي اوراق سواء كانت ضرورية ام لا  | C1112 |  |
| Branches exceptionally do Sanction screening for all related parties of LCs/LCs collection documents either in case of  | C1113 |  |
| Budget for collections is approved from Finance and followed up with head of RMU and Senior Manager on a monthly  | C1114 |  |
| Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested an timely  | C1115 |  |
| Build and Maintain a business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely  | C1116 |  |
| Business information security to be involved in all related business projects , Information security is part of the CAB s<br>Information security approval is a must for all projects before going live when confirming information security requirement                            | C1117 |  |

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| Capacity Model results reviewed by the officer and validated by Capacity Manager & Head of Organization.  | C1118 |
| Capacity plan is prepared based on business assumptions taking into consideration annual leaves   | C1119 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1120 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1121 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1122 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1123 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1124 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1126 |
| Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves / approved P8   | C1125 |
| Capacity plan is prepared by head of mortgage based on business sales assumptions taking into consideration annual  | C1127 |
| Capacity plan should be prepared taking into consideration staff annual leaves<br>- Ensure proper communication , guidance & training to all concerned staff members , as to have the required know | C1128 |
| Capacity plan should be prepared. Ensure proper training and guidance to all staff members so as to have required kn  | C1129 |
| Capacity planning exercise is conducted monthly and updated with actual figures of last month and reviewed by colle   | C1130 |
| Cards Delivery  |       |
| 2- Printing & dispatching is outsourced through Masreya   | C1131 |
| Cards Delivery  |       |
| 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA  | C1132 |
| Cards Delivery  |       |
| 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service s  | C1133 |
| Cards Delivery  |       |
| 5- In case of failure or delay to meet the SLA financial penalties are applied  | C1134 |
| Cards Delivery  |       |
| 1- Segregation of cards & PINs delivery couriers  | C1135 |
| CBE instructions and related circulars should by distributed to all concerned staff to ensure that Credit approvals are c   | C1136 |
| CBE limit reviewed on daily basis   | C1137 |
| CBE requirements and comments are addressed once received within two working days.  | C1138 |
| CBS system handle registration side (system support maker and checker as access doesn't reflect on system unless  | C1139 |
| Check list in place with the list of reports and date to be executed.   | C1140 |
| Check RPO/RTO for SPOF of critical Services at the DR test "if any"   | C1141 |
| Check that all treasury products have proper approved product programs with CBE regulations and ADIB interm   | C1142 |
| check the conflict on the Random sample from daily entered cases to be sent to different external agency if any .   | 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.   | C1144 |
| Check with BCP the evacuation plan for call center  | C1144 |

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| checking & monitoring for the manually process that is performed by business branches  | C1145 |
| checking card offer applied after issuance   | C1146 |
| Checklist in place detailing all the steps needed to launch any new product/program/scheme.  | C1147 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1148 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1149 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1150 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1151 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1152 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1153 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1154 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1155 |
| Checklist in place and prepared by the department to consolidate all the received circulars to ensure implementation   | C1156 |
| circulation performed to front liners with approved criteria after head of product approval  | C1157 |
| Classified exposures (performing) are properly monitored and that better and worse classification triggers are in place<br>For the classifiable portfolio, the below ORR Grid will apply:<br>From DPD 31- to 90 ORR 7 (Classified)<br>From DPD 91- to 120 ORR 8<br>From DPD 120- to 180 ORR 9<br>From DPD 180+ ORR 10<br>classification is done automatically by CAD once DPD is reached.<br>Classification may also take place when an adverse situation occurs like EW signal or any other negative incident | C1158 |
| Classified exposures (performing) are monitored by business and risk where better and worse classification triggers are in place   | C0036 |
| Clear designations are in place to segregate duties maintained within the unit   | C0037 |
| Clear designations are in place to segregate duties maintained within the unit   | C0038 |
| Clear designations are in place to segregate duties maintained within the unit   | C0039 |
| Clear designations are in place to segregate duties maintained within the unit   | C0040 |
| Clear designations are in place to segregate duties maintained within the unit   | C0041 |
| Clear designations are in place to segregate duties maintained within the unit   | C1159 |
| Clear designations are in place to segregate duties maintained within the unit   | C1160 |
| Clear designations are in place to segregate duties maintained within the unit   | C1161 |
| Clients' inquiries received by e-mail ,must be sent from the pre designated email address as defined by client in the e-mail   | C1162 |
| Close monitoring for new staff took place through team leader in order to provide the new comers with good quality of work   | C1163 |
| Collection expenses should be settled yearly to reduce any chances of overdrawing charity accounts   | C1164 |
| Collections system access is restricted and approved based on the role of the employee.  | C1165 |
| Company database to be double checked by credit initiation managers to make sure abiding by the approved coding of the company   | C1166 |
| Comparing between physical checks received and the data entered through branch by Clearing unit took place in order to ensure accuracy   | C1167 |
| Comparing end of each month cash deposits after deducting withdrawals versus cash volume exported to CBE & other banks   | C1168 |
| Complaints escalation matrix is in place and effective   | C1169 |
| Concerned units are closely monitoring the rectification dates with a follow up by the unit with respective units for closing  | C1170 |

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| conduct annual BCP test in order to test backup data center  | C1171 |  |
| conduct call tree test for coordinator and backup coordinator in addition send information email to Seniors regarding  | C1172 |  |
| Conduct evacuation plan test periodically and BCP implementation   | C1173 |  |
| Conduct sample review of training certification records and refresher training records based on any policy/product am  | C1174 |  |
| Conduct sufficient fraud awareness training to the eligible population   | C1175 |  |
| consolidate all the received CBE circulars to ensure implementation  | C1176 |  |
| contact crisis mangment team in order to make sure that all contact updated in addition send awareness to crisis team  | C1177 |  |
| Contingency funding plan must be prepared within approved parameters .   | C1178 |  |
| contingency plan are performed   | C1179 |  |
| Contracts, Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a dep  | C1180 |  |
| Control 2  | C1874 |  |
| Coordination with the business and top management to know a yearly plan and expansion plan for the upcoming  | C1181 |  |
| Corporate Governance Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and  | C1182 |  |
| created BO report for rims with expired commercial register to identify the number of customers with expired CR to b   | C1183 |  |
| Creating a new routing rule called (to be investigation ) so in case of any message the existing routing rules doesn't a   | C1184 |  |
| Credit Control units officers review documentation against CA ,  | C1184 |  |
| Credit due diligence should be performed and in line with policy requirements:<br>1. Validate all components of the credit approval package were completed as appropriate.   | C1185 |  |
| Credit policies & procedures is approved by ADIB board of directors whenever revised and followed by all stakeholders  | C1186 |  |
| Critical IT systems and equipment are protected from damage caused by environmental hazards.   | C1187 |  |
| CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with<br>CRM reported figures should be matching with CBS<br>to ensure that all approvals are lodged on CRM | C1188 |  |
| Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations ensu   | C1189 |  |
| Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rim Report ,Dormant &   | C1190 |  |
| Daily core banking system log report review versus card management issuance report   | C1191 |  |
| Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches  | C1192 |  |
| Daily counting & sorting by cash pool team & vendors to all cash delivered from ADIB branches  | C1193 |  |
| Daily follow up from Regional Ops team with branches until closing all the findings .  | C1194 |  |
| Daily recociliation of all related GLS & immediate settlement for any difference   | C1195 |  |
| Daily report generated in order to ensure that all transactions have sms sent to customer  | C1196 |  |
| Data Analytics insights & recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR  | C1197 |  |
| Data Backup and Replication.   | C1198 |  |

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| database backup policy guarantee minimal data loss if any corruption.<br>Database online replicated to DR   | C1199 |                                       |
| Department head assigns maker and checker on setup in order to ensure accurate Setup.<br>Weekly post-booking monitoring on maker & checker basis for hurdle compliance  | C1200 | ensure proper escalation of any l     |
| Department head ensures proper segregation of duties & independency of functions  | C1201 | to ensure preventing fraud/losses     |
| Department head ensures the below is in place to ensure efficient handling for assigned responsibilities:<br>1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles | C1202 |                                       |
| Detailed work procedures for every function performed in the department should be in place  | C1203 |                                       |
| Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level  | C1204 |                                       |
| Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents   | C1205 |                                       |
| Direct Debit Account Linkage<br>1- Dual control through G12 system generated reports review versus customer requests versus PRIME in addition to  | C1206 |                                       |
| Direct investment officer designate BOD members to sector head based on appropriate criteria and as per law 159 & 12  | C1207 |                                       |
| Direct investment officer should follow up and ensure that affiliates profit share is transferred to finance dep. For allocation  | C1208 |                                       |
| Disaster Recovery site readiness  | C1209 |                                       |
| Documents are drafted as per approved CA by maker and checker on bank standard format and incase having non s   | C1210 |                                       |
| Dual Communication Links from different providers.  | C1211 |                                       |
| Dual control is applied by maker and checker on regulatory system   | C1212 |                                       |
| Dual custody of tokens kept under CADC custody.   | C1213 |                                       |
| Due to the fact this matter is very critical as the client could leave bank and relationship could be terminated , while t  | C1214 |                                       |
| Duties are segregated   | C1215 |                                       |
| Employee File Management Process is in place and being applied  | C1216 |                                       |
| Employees salaries and bank account details are updated by HR operations officer and details sheets are checked by  | C1217 |                                       |
| Enhanced processes are reviewed by the development officer and then circulated to the related stakeholders and con  | C1218 |                                       |
| Ensure that all processes in place and properly communicated.   |       |                                       |
| - Ensure properly approved and communicated SLA between concerned departments.  | C1219 |                                       |
| Ensure that the following in place:<br>- New credit facilities are approved according to the credit approval grid.  | C1220 |                                       |
| Ensure abiding to the CBE regulations through the daily transactions, under maker and checker control (Officer and Team   | C1221 |                                       |
| Ensure abiding to the CBE regulations through the daily transactions, under maker and checker control (Officer and Team   | C1222 |                                       |
| Ensure accurate follow up upon Maker /Checker level. New CBE instruction related to Max.amount Outward CKs for c  | C1223 |                                       |
| Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.  | C1224 |                                       |
| Ensure all policies and processes are updated, reviewed and approved periodically.  | C1225 |                                       |
| Ensure all procedures/Policies are updated and approved   | C1226 | Actions are communicated by the a     |
| Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.   | C1227 |                                       |
| Ensure evacuated plan has been tested successfully implemented successfully   | C1228 | that there is a current Continuity of |

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| Ensure evacuated plan has been tested successfully implemented successfully   | C1228 | Ensure there is a current Continuity of B        |
| Ensure evacuated plan has been tested and implemented successfully & that   | C1230 | Ensure there is a current Continuity of Business |
| Ensure evacuation plan had been tested successfully, implemented successfully   | C1231 | Ensure that there is a current continuity        |
| Ensure evacuation plan has been tested successfully implemented successfully  | C1232 | Ensure there is a current Continuity of          |
| Ensure Evacuation plan has been tested successfully implemented successfully  | C1233 | Ensure there is a current Continuity of          |
| Ensure proper communication , guidance & training to all concerned staff members  | C1234 | Ensure, so as to have required knowled           |
| Ensure proper follow up from MIS Head to submit reports on a timely manner  | C1235 |  |
| Ensure that 100% of the compliance / AML concerned staff , are compliance and   | C1236 | Ensure AML Trained , also ensure training is     |
| Ensure that agents performance is recorded in the score card  | C1237 |  |
| Ensure that all processes in place and properly communicated  | C1238 | -Ensure properly approved & communicated SLA     |
| Ensure that all eligible customers are getting charged with the monthly statement   | C1239 |  |
| Ensure that All fraudulent customers to be listed in the fraud negative list  | C1240 |  |
| Ensure that all functions are prepared by maker and checker ,   | C1241 |  |
| Ensure that all system features are working smoothly  | C1242 |  |
| Ensure that all users applications are active   | C1243 |  |
| Ensure that Buyout cheques are delivered to the beneficiary and collected. Also   | C1244 | Ensure Buy out facility is reported closed       |
| Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level         | C1245 |  |
| Ensure that Job descriptions are in place and acknowledged by the respective  | C1246 |  |
| Ensure that optimal operating conditions exist for IT systems, equipment and supporting components                        | C1247 | to minimize dan                                  |
| Ensure that optimal operating conditions exist for IT systems, equipment, and supporting components                       | C1248 | to minimize dan                                  |
| Ensure that our signatures record are matched with the received circulars and   | C1249 | Up to date.                                      |
| Ensure that the reporting is reported properly to Iscore  | C1250 |  |
| Ensure verification guidelines are followed:<br>Two mandatory questions: full customer name and ID last four digits and 3 | C1251 | Ensure mandatory questions (Last payment/trans   |
| ensuring testing quarterly to ensure efficiency of CSU plan   | C1252 |  |
| Ensuring that all checks sent through branches are endorsed favor ADIB besides  | C1253 | Ensure reviewing report of checks received f     |
| Entries Performed from Outward and Inward Clearing team on CBE account with   | C1254 | Ensure both sessions total amount are review     |
| Entries Performed from Trade Bills Dept. Maker while posting PDC CKs on client  | C1255 | Ensure account and wrote amount in the cor       |
| Escalation matrix is in place and followed strictly. meeting with the agents to   | C1256 | Ensure closure of pending cases exc              |
| Escrow agreement in place to be renew annually  | C1257 |  |
| Evacuation plan is tested successfully implemented successfully. BCP complies   | C1258 | Ensure incorporate and regulatory standards.     |
| Evacuation plan tested successfully and BCP implemented successfully several  | C1259 |  |
| Evacuation plan tested successfully and BCP implemented successfully several  | C1260 |  |
| Evacuation plan tested successfully and BCP implemented successfully several  | C1261 |  |
| Evacuation plan tested successfully and BCP implemented successfully several  | C1262 |  |

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| Evacuation plan tested successfully and BCP implemented successfully several times   | C1263 |                                     |
| Evacuation plan tested successfully and BCP implemented successfully several times   | C1264 |                                     |
| Evacuation plan tested successfully and BCP implemented successfully several times   | C1265 |                                     |
| Evacuation plan tested successfully and BCP implemented successfully several times   | C1266 |                                     |
| Evacuation plan tested successfully and BCP implemented successfully several times<br>تم اختبار خطة الإخلاء بنجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح   | C1267 |                                     |
| Evacuation plan tested successfully and BCP implemented successfully several times   | C1268 |                                     |
| Exception reports are properly circulated and escalated as per policy requirements   | C1269 |                                     |
| Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting  | C1270 |                                     |
| Expenditure control Manger is reconciling between the approved MEP ( Major Expenditure proposal) and the accounting  | C1271 |                                     |
| Extract list of requests and validate related approvals  | C1272 |                                     |
| Extract list of requests and validate related approvals  | C1273 |                                     |
| Extract list of services incidents and check process compliance  | C1274 |                                     |
| Extract list of terminated users and validate related actions  | C1275 |                                     |
| Extracting Daily transaction history reviewed by AP head.  | C1276 |                                     |
| FFFFFFFFF  | C1849 |                                     |
| FFFFFFFFF  | C1850 |                                     |
| Final  | C1847 |                                     |
| Finance will report PCM quarterly and Sharia audit will review and report to Sharia Board quarterly and whenever required  | C1277 |                                     |
| Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP H  | C1278 |                                     |
| Fixed assets register is prepared and updated along with depreciation calculation by AP manger and reviewed by AP H  | C1279 |                                     |
| For all FCY payments , expenditure control manger is requesting FX rate from Treasury team to perform the transaction  | C1280 |                                     |
| For Head office projects, Working on making a yearly plan.<br>For Branches projects, naming areas that banks are willing to extend in before the beginning of every new year and c   | C1281 |                                     |
| For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below :<br>1. Escrow agreement in place -<br>2. Highly skilled ITS calibers are hired/retained<br>3. Close follow up with ITS on all open issues to get the max. support possible | C1282 | Got letter from the vendor (ITS) to |
| FRU deliverables are in form of pdf which is not editable.   | C1283 |                                     |
| FRU Head is to Ensure adequate Financial statements disclosure by reviewing and sign off disclosure checklist.   | C1284 |                                     |
| FRU manager is performing reconciliation between input file and portfolio GLs and trail balance and confirming to risk   | C1285 |                                     |
| FRU manager is performing reconciliation between interfaces systems and Trial Balance GLs , FRU head approving the   | C1286 |                                     |
| FRU manager is performing reconciliation between output file and portfolio GLs and trail balance and confirming to risk  | C1287 |                                     |
| FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting   | C1288 |                                     |
| FRU Manager is recording the legal provision based on assessment received from legal department , FRU head is reviewing  | C1289 |                                     |
| FRU team leader is performing the settlement entries against memo and customer position and all related data , FRU   | C1290 |                                     |
| full job descriptions and defined roles and responsibilities are made and regularly revises for P&E staff  | C1291 |                                     |
| Full/intensive inspection by legal department to be applied on each location to avoid such high risk to occur on each  | C1292 |                                     |

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| Generate regular report from TW<br>Close all expired LCs & LGs in case there is no pending action on it like:<br>- Business consent<br>- Legal advise<br>- Customer consent<br>- Limit issue<br>- Pending Documents<br>- Etc ... | C1293 |  |
| Get backup schedule and restore frequency of below services<br>• PHX<br>• FP<br>• G12<br>• IBS<br>• SWIFT<br>• SUNGARD<br>• BO<br>• TRADWINDS  | C1294 |  |
| GL owner must fill documented form of Name , nature , mapping of any GL and ensure must be signed by Financial controller  | C1295 |  |
| Have a clear research objectives / scope / questions to be answered through  | C1296 |  |
| Having job description for the existing staff and new hiring   | C1297 |  |
| Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting<br>operations review the final approved sheet received from com and ben  | C1298 |  |
| Head of Human resources and Organisation obtains approvals from remuneration committee through minutes of meeting<br>operations review the final approved sheet received from com and ben  | C1299 |  |
| Head Of product approval before circulating to front liners to launch any new product/program/scheme .<br>Risk approval before the launch  | C1300 |  |
| Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities   | C1301 |  |
| Highlighting any pending issue from either of the related parties on spot & providing the required recommendation  | C1302 |  |
| Hiring documents are uploaded on Taleo after obtaining all the required approvals and signing the offer from Head of   | C1303 |  |
| Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resource  | C1304 |  |
| HR Operations officer applies the decisions communicated from disciplinary committee secretary on Oracle system and  | C1305 |  |
| HR operations officer updates the last working day of resigned employees and reviewed by HR staff payment governn  | C1306 |  |
| HR payment officer applied the overtime scheme as per the received overtime register from relevant stakeholders via  | C1307 |  |
| IAM team is controlling the process by<br>1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing app<br>2- New Joiners announcement provide from HR side                  | C1308 |  |
| ICD staff are aware & complying with the Bank's Clean Desk Policy. Also, last employee to leave the office makes sur   | C1309 |  |
| Implement DAM Database activity monitoring solution to monitor all bank DBs  | C1310 |  |
| Indicia details which updated on BSA are be verified and evidence of this verification available on the RIM opening fro  | C1311 |  |



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| Information Security awareness is ongoing program with defined plan for the program ,Conduct regular information security awareness sessions<br>Information Security KPIs have been developed<br>Face to face information security workshops, induction to new hires<br>Using induction Sessions , Learning management system ( LMS ) & Phishing simulations for supports raising business users awareness | C1312 |  |
| Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholders<br>Follow up with the policy committee to avoid the delay<br>KPIs to measure the effectiveness of the policies will be part of the updated Information security policies   | C1313 |  |
| initiation and updated the liabilities procedures  | C1314 |  |
| insurance invoices is reviewed and performed by operations team , mortgage products team only to approve deducting   | C1315 |  |
| Insure that reconciliation of GLs and Monthly proof for done and close on monthly basis and confirm on its ownership   | C1316 |  |
| Integrate and Monitor Application Logs with SIEM<br>Manual review of application audit logs reports done by IAM team for non-Integrated services.  | C1317 |  |
| Internal / External verification is conducted for all the applications as per defined policy and appropriate records maintained  | C1318 |  |
| Internal Regulations head review and approve the Procedures / Manual / Policy , then circulate the approval from the   | C1319 |  |
| Inventory is place with for tokens custody. Tokens are sent to authorized customer by courier and excel sheet is recorded  | C1320 |  |
| Investment manager & head of investments should review action and process related to liquidation   | C1321 |  |
| Investment manager communicate with external advisor to prepare studies for fair value   | C1322 |  |
| IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated<br>IT Process – auto renewed without expiry date , unless there is change need to be updated<br>Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be implemented  | C1323 |  |
| Job descriptions in place to ensure segregation of duties is clearly documented and implemented  | C1324 |  |
| Keeping official manual receipts of the vendor & the branches & the related emails.<br>Do not sign a receiving cash receipt to the vendor's officer with the cash volume existing with him in ADIB premises,<br>Check the cash balance existing in ADIB premises with the vendor's officer for several times all over the day long.  | C1325 |  |
| Legal Grid to ensure the accuracy and completeness of the documents received   | C1326 |  |
| LG /LC application has been reviewed by a Team Leader or Senior Officer including purpose , and beneficiary accordingly  | C1327 |  |
| List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User   | C1328 |  |
| Main & backup sites are using different sources of power & communications & the distance is about more than 35 KM  | C1329 |  |
| make sure to distribute masks, or washable Masks ,sanitizers, and gloves   | C1330 |  |
| Maker / checker from business Side<br>maker review the case and the price  | C1331 |  |
| Maker and checker (Officer and Senior Officer) concept is being used in said cases ,treated as an integral part of the framework   | C1332 |  |
| Maker checker mechanism should be strictly implemented.<br>A check point must be established and daily reconciliation must be performed.<br>This is consequently resulting into proper provision calculations that should be following IFRS 9 rules  | C1333 |  |
| Making guidelines for the image of ADIB branches to be a reference to all employees in the P&E department to maintain  | C1334 |  |
| Making the electronic archiving project that will insure the presence of all necessary documents that are sent and/or received   | C1335 |  |

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| Manual reconciliation using the reports sent from the provider as no transaction done through our system  | C1600 |  |
| Manual Observation by comparing between the physical checks and the data entered by clearing unit and that any error  | C1335 |  |
| Manual patch management process is in place however Process is not properly enforced Patch management KRI will  | C1336 |  |
| Manual review and monitor for firewall configuration changes.<br>Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements | C1337 |  |
| Market Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk Head to be  | C1338 |  |
| Market risk Manager generate reports contain breaches of management limits, CAP, EVE, Liquidity Gap and top deposits  | C1339 |  |
| Market Risk manager monitor daily liquidity and reserve ratios report which is extracted from Finance Dept. &   | C1340 |  |
| Market Risk Manager prepare Monthly Maturity Ladder report and ensure it's compliance with regulatory limits and re   | C1341 |  |
| Market Risk Manager prepare reports of VaR (FX,T-Bills & T-Bonds) & MTM which reviewed by Market Risk Head, resu  | C1342 |  |
| Market Risk Manager reports breaches of daily limits ( Dealer limits, Intraday, FX over night position, SE position, FW   | C1343 |  |
| Market Risk Manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions  | C1344 |  |
| Market Risk manager Review the daily overnight FX postion and ensure adherence of the regulatory limits to be reviewed  | C1345 |  |
| Matrix is reviewed by maker/checker at CADC   | C0059 |  |
| Monitor internal and external internet banking transactions   | C0060 |  |
| Monitoring customer feedback across the mobile banking app through the link that appears in the pop message   | C1346 |  |
| Monitoring DC/DR facilities/components.   | C1347 |  |
| Monitoring of projects plans on regular basis and escalation of any delay.  | C1348 |  |
| Monthly monitoring of Complaints handled by CHU to identify proper root-cause and take the right actionability  | C1349 |  |
| Monthly monitoring of Recovery plan indicators by provisions officer and checked by the provisions head to ensure th  | C1350 |  |
| Monthly monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches o   | C1351 |  |
| Monthly preventive maintenance visits and inspections made by contractors while coordinating with both the Security   | C1352 |  |
| Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calcul   | C1353 |  |
| Monthly reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calcul   | C1354 |  |
| Monthly Reconciliation for fraud GL .   | C1355 |  |
| Monthly report for the staff leaves balance as well as 2 consecutive leave status to be shared to all sector Heads  | C0061 |  |
| Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office to ensure the   | C1356 |  |
| Monthly review of the compliance updates folder on the portal for departmental issued CBE circulations then ensure  | C1357 |  |
| Monthly review of the compliance updates folder on the portal for departmental issued CBE circulations then ensure  | C1358 |  |
| Monthly review of the compliance updates folder on the portal for departmental issued CBE circulations then ensure  | C1359 |  |
| Monthly review of the compliance updates folder on the portal for departmental issued CBE circulations then ensure  | C1360 |  |
| Monthly review of the compliance updates folder on the portal for departmental issued CBE circulations then ensure  | C1361 |  |
| Network Advanced persistent threat (APT ) Solution implemented , (APT) is a well-resourced adversary engaged in so  | C1362 |  |
| Threat Intelligence platform that is integrated with all security gateways to protect malicious actors.   | C1362 |  |

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| New ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval.   | C1362 |  |
| New structure of file server ensure that the access rights are modified by business owner<br>FIM (file integrity monitoring) monitoring of the new shared folders post fact.<br>Old file server is out of information security scope for review or monitoring.<br>IT responsibility to migrate the old shared folder to the new structure. | C1364 |  |
| new test   | C1846 |  |
| On monthly basis there is a expiry report issued from Credit documents dept. including list of Expired financing   | C1365 |  |
| Once Business owner obtain CBE approval for new product/ service or CEO approval for creating new function ,The I  | C1366 |  |
| Ongoing review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations   | C1367 |  |
| Operation Officer to ensure the following :<br>1. Customer position is printed , returned check form/template is filled with the reason of rejection and signed by aut   |       |  |
| الشيكات المرتدة عن طريق الفرع/ المقاصة:<br>لرفض وتعتمد بالتوقيعات المعتمدة للفرع (رئيس الخزينة / مدير العمليات / مدير الفرع  | C1368 | ل) وإعداد حافظة لرفض الشيك توضح سبب      |
| Ops officer & branch manager ensure the below:<br>1- changing the account status to inheritors.<br>يقوم مدير العمليات ومدير الفرع بالتأكد من التالي:<br>1- تغيير حاله الحساب الى متوفى   | C1369 |  |
| Ops officer & branch manager review the physical cases at the branch against the branch stop payment GL and stop   |       |  |
| BM to sign SPC report on quarterly bases.<br>الاستاذ العام للفرع و توقيع مدير العمليات   | C1370 | لأستاذ العام للفرع و توقيع مدير العمليات |
| Ops officer and SPB review the safe lockers register to ensure applying the P&P and deducting the fees<br>كل من مدير العمليات ومدير خدمة العملاء بمراجعة سجل خزائن العملاء للتأكد من تطبيق السياسات والاجراءات و خصم المصاريف  | C1371 |  |
| Ops officer ensure that the branch security update the branch security register with the below:<br>1- Alarm system / ATM machine<br>1- التأكد من اجهزة الانذار   | C1372 |  |
| Ops officer ensure the below:<br>1- The physical custody is matched with the register and the extracted reports for all the branch custody.<br>h designation<br>يقوم مدير العمليات بالتأكد من الاتي:<br>1- مطابقة العهدة الفعلية مع السجلات والتقارير المستخرجة من النظام لكل عهد الفرع  | C1373 |  |
| Ops officer should ensure the below;<br>1- Checking the ATM machine if there is any device is installed for skimming<br>يقوم مدير العمليات بمراجعة التالي:<br>1- التأكد من فحص ماكينة الصراف الألى ثلاث مرات يوميا والتأكد من عدم تركيب إي اجهزة احتيال  | C1374 |  |
| Ops staff are kept updated with their roles & responsibilities.  | C1375 |  |

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| Ops team review collateral linkage prior disbursement - Collateral reviewed by CAD76 on a monthly basis through collateral  |       |
| out source companies not complying to physical & environmental  | C1377 |
| P&E prepared a list with full data and inspection reports that were made by the P&E engineers, where they collected   | C1378 |
| PDCs position is updated manually through the central clearing unit second day of delivering checks to branches. Preferable for PDCs to be on automated system to avoid any human errors  | C1379 |
| Periodic market scan highlighting key competitive advantages and market share   | C1380 |
| Periodically review to all the used spreadsheets  | C1381 |
| Periodically review to all the used spreadsheets to include : Input Control : reconciled with the source of data by a seniority level in the department.  | 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.  | C1383 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>- Protected spreadsheet | C1384 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1385 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1386 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1387 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1397 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1406 |
| 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 testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet | C1408 |

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| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1407 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1393 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1394 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1395 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1396 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1410 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1412 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1413 |

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| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1398 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1399 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1400 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1401 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1402 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1403 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1404 |
| Periodically review to all the used spreadsheets to include : <ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1405 |

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| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1388 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1389 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1390 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1391 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1392 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1411 |
| Periodically review to all the used spreadsheets to include :<br><ul style="list-style-type: none"> <li>• Input Control : reconciled with the source of data by a seniority level in the department.</li> <li>• Version Control: approved version of spreadsheets are used.</li> <li>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.</li> <li>• Protected spreadsheet</li> </ul> | C1409 |
| Periodically review to all the used spreadsheets to include :<br>1- Input Control : reconciled with the source of data by a seniority level in the department.<br>2- Version Control: approved version of spreadsheets are used.<br>3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>4- Protected spreadsheet   | C1416 |
| Periodically review to all the used spreadsheets to include :<br>1- Input Control : reconciled with the source of data by a seniority level in the department.<br>2- Version Control: approved version of spreadsheets are used.<br>3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>4- Protected spreadsheet.  | C1414 |

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| Periodically review to all the used spreadsheets to include :<br>1- Input Control : reconciled with the source of data by a seniority level in the department.<br>2- Version Control: approved version of spreadsheets are used.<br>3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>4- Protected spreadsheet. | C1415 |  |
| Periodically review to all the used spreadsheets to include : '• Input Control : reconciled with the source of data by a seniority level in the department.  | C1417 |  |
| Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department.   | 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.<br>• Version Control: approved version of spreadsheets are used.<br>• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.<br>• Protected spreadsheet         | C1419 |  |
| Physical access control " existing allowed access for all DC users& Role of each user  | C1420 |  |
| Physical and environmental security within the Bank is effectively managed in accordance with business requirements  | C1421 |  |
| Physical security risk that the bank's security procedures are complained  | C1422 |  |
| Post receiving Credit Documentation from the RM on lodging memo ,  | C1423 |  |
| posting all PDCs received from branches on Daltex without any exceptions, Controlling Daily log  | C1424 |  |
| Preform three way match as AP officer matching PO with invoice and receiving documents and reviewed by AP manger.  | C1425 |  |
| Preform three way match as AP officer matching PO with invoice and receiving documents and reviewed by AP manger.  | C1426 |  |
| Preform three way match as AP officer matching PO with invoice and receiving documents and reviewed by AP manger.  | C1427 |  |
| Prepare capacity plan and to be approved   | C1428 |  |
| Prepare MIS report every month end showing number of deals executed on SONICARD and % of canceled or amended   | C1429 |  |
| Procedures/Policies in place and updated.  | C1430 |  |
| Process map is implemented by the Development officer and reviewed by the Development team leader. Then circulated   | C1431 |  |
| raise a legal action for all customers who met the legal dunning criteria.   | C1432 |  |
| Random Review before sending to booking  | C0065 |  |
| RCM Test   | C1851 |  |
| Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.  | C1433 |  |
| Regular review of Application Access Control via DB queries and screenshots  | C1434 |  |
| Regular security testing from external and internal to verify flaws are not accessible or used.<br>No Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available servers.<br>Servers are highly protected against external cyber attacks<br>Some applications is accessed through Citrix by Internal users.         | C1435 |  |
| Regular updating to the concerned parties with the cancellation or issuance of all notes / Registered the circulation  | C1436 |  |
| Regular visits are conducted from the maintenance service providers to check all alarm systems, fire detectors, CCTV   | C1437 |  |
| Regularly review exceptional resolutions before their expiration date to get the Board's decision on either renewal or   | C1438 |  |
| Release should be as per the approval matrix stated in the Release Process.  | C0066 |  |
| Report the receiving documents from postal department to stakeholder in order to inform the related customer according   |       |  |
| Reconcile the existing documents with stakeholders on montly basis.  | C1439 |  |
| Required investigation to be conducted on the suspicious cases .   | C0069 |  |



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| Returned Cards   |       |
| 5- Sudden check on returned cards custody & shredding memo by Quality unit head  | C1440 |
| Reval Rates submitted on core banking system by TBO officer  | C1441 |
| Reversal function access is very limited to senior officers & Department management only<br>All reversal are monitored next day by special report run by independent person (ICU) (CFOD Officer)<br>All reversal owner should reply to this report with proper justifications<br>also back value reversals should be accessible only to the unit head and his deputy | C1442 |
| Review compliance with all CBE Rules & Regulations, including the following:<br>1-Financing rules & regulations ( CBE section 3&4)   | C1443 |
| Review compliance with all FRA Rules & Regulations   | C1444 |
| Review contingency plan and interview with MRM for confirmation that the following is in place -key elements: the " plan   | C1445 |
| Review FRMU Users system access  | C1446 |
| Review Funding And Liquidity Plan & check that it must include the following components: Significant MIS/reporting, MAR , stress test, requested deviations (if any), requested limits and rationale, and the key metrics<br>-Review that it is approved by ALCO<br><br>- Review that it is reviewed annually ;or else as requested .                                | C1447 |
| Review of documents provided by customer for activation . documents reviewed by maker/checker at CAD side. (system   | C1448 |
| Review of documents provided by customer for granting system access.   | C1449 |
| Review of documents provided by customer for granting system access. Matrix reviewed by maker/checker at CAD   | C1450 |
| Review of syndication documents as per approved Term sheet by Maker/ Checker   | C1451 |
| Review profitability per product to ensure the product is profitable   | C1452 |
| review RTS reasons and report to Business Planning Team to consider in payout calculation  | C1453 |
| review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script<br>- review customer file and welcome calls and meet the customer to investigate if the complaint involved a bank staff<br>-customer is referred back to the insurance provider HO to raise his concerns   | C1454 |
| Review the Daily Cash Back Authorization report sent by MIS team   | C1455 |
| Review the initiated product and ensure having stakeholders approvals  | C1456 |
| Review the MIS report for delinquent accounts within the month and send them to the cards operations to block and  | C1457 |
| Review the support contracts in place against planned SLA, define (outdated) SLA, soon to outdate, unbudgeted by ne  | C1458 |
| reviewed by TBO senior officer against revaluation rates recived from finance officer  | C1459 |
| Reviewing all Returned checks on daily basis, Scanning for returned checks and honor slip took place , Notifying br  | C1460 |
| Reviewing BO reports on daily basis to monitor stopped checks for every segment  | C1461 |
| Reviewing international spend transactions on a customer level   | C1461 |
| Reviewing that the cash P& P have been segregated in different versions , we worked on the issuance of 1 consolidated  | C1462 |
| re-visiting capacity plan and to be approved   | C1463 |
| Revoke and clean undesired RMAs with no business relation as per FI department monthly.  | C1464 |

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| -Sample of applications for approved or booked cases are reviewed by the policy unit to confirm that the policy applied   | C1465 |  |
| Sample on daily credit for Fraud Negative Listed customers .  | C0071 |  |
| Sanabel reconciliation to be done by end of each day over the daily requests received from the branches side to ensure  | C1466 |  |
| securty_test2   | C1871 |  |
| Security  | C1870 |  |
| Send form 2 to social insurance office on a yearly basis  | C1467 |  |
| send questioner in order to make sure about OEA bcp plane, their scope during crises mode,...etc in addition provide  | C1468 |  |
| Sending all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating to participant bank                                  | C1469 |  |
| Separate GL for each related party and FRU manger is preforming Monthly proforma with related parties finance team  | C1470 |  |
| -Shares custody must be kept on fire proof capinat & should be dual custody<br>- Shares inventory at lease annual   | C1471 |  |
| Shari'a boards issue fatwas as per the International Fiqh assembly resolutions and in light of the agreed upon and ge   | C1472 |  |
| Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.   | C1473 |  |
| Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected   | C1474 |  |
| Signature circular are distributed to other banks and the I SCORE system is updated.  | C1475 |  |
| Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signature  | C1476 |  |
| -SLA Agreements should be reviewed on annual basis to avoid any bottle neck in busienss flow (SLA should govern c   | C1477 |  |
| SLAs available with all interacting units as applicable.  | C1478 |  |
| SLAs with ADIB-EG departments providing services to ADIB Capital such as finance, Audit, Agency credit control , Op   | C1479 |  |
| Stamps are recorded in a register once received, and dispateched same day to the designated dept/branch. Then once  | C1480 |  |
| Sudden visits on selected auto dealers should be conducted .  | C0072 |  |
| Sustainability head checks the environmental permit and the IFC checklist received via email from the credit risk, before   | C1481 |  |
| Sustainable finance policy as mandated by CBE.  | C1482 |  |
| System errors in some contracts that could not change DR profit rate automatically and stopped accrued as well Rep  | C0073 |  |
| System of procedures are made and followed by P&E department members that ensure the easy workflow of action b  | C1483 |  |
| System performance issues should be reported immediately to IT in order to take the required action   | C1484 |  |
| Talent Review model is in place and being implemeneted  | C1485 |  |
| Target Market is properly approved on annual basis by the risk committee as per policy guidelines to ensure proper r  | C1486 |  |
| Tax calculations are automated on Oracle system.<br>and incase of change in parameters, it should be processed from the vendor and assessed from HR Information syste | C1487 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1488 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1489 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1490 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1491 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1492 |  |
| Tax officer is calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessed p   | C1493 |  |

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| Tax officer is calculating all types of tax and Tax unit head is reviewing and approving the payments and assessed p   | C1494 |
| test 1-10  | C1882 |
| test 14-8  | C1872 |
| test all location main and backup sites  | C1495 |
| testOrm  | C1845 |
| The bank's equipment supporting security systems is regularly maintained to minimize the wear of components that c   | C1496 |
| The bank's personnel and other stakeholders are made aware of potential threats to the bank's information assets an  | C1497 |
| The branch make sure each opening account transaction the customer to fulfill the required KYC data and to be sig  | C1498 |
| The Cash Back Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.   | C1499 |
| The CFP must be revised annually and updated for funding actions based on self-test results.   | C1500 |
| the concerned control party in the entity check the report with the limits & add the parties who missed reportatio   | C1501 |
| The corrective actions plan determined from previous tests is taken into account   | C1502 |
| The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthoriz   | C1503 |
| The entrance/exit points within facilities and buildings housing physical IT assets are controlled to prevent unauthoriz   | C1504 |
| The essential processes are covered by recovery solutions- in order to restore 50% of PCs, laptops with in same time   | C1505 |
| The ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BR  | C1506 |
| The Internal Regulations officer conducts a meeting with the process owner to discuss the process. After initiating the  | C1507 |
| The Internal Regulations officer uploads the manual / procedures on the portal, Internal Regulations Head checks   | C1508 |
| The other department handling Registration side to implement on the system, system support maker and checker a   | C0974 |
| 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/ department approval (2/2/2016-1).<br>-Any reversal request must be linked to the amount credited to Charity GL by the same department.<br>-general charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, in | C1509 |
| 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, in<br>- A record should be kept and updated with all amounts credited to this GL.  | C1510 |
| The procurement dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them   | C1511 |
| The recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CR  | C1512 |
| The Sharia department aids Sharia Audit in preparing Sharia Audit reports on the bank's financial statements upon which th   | C1513 |
| The Sharia department has communicated guidelines to concerned parties in the finance department.  | C1514 |
| The Sharia department reviews any kind of contract with external parties that is not standard to assure its complianc  | C1515 |
| The Shari'a department should review contracts, forms, and the system setup to prevent charges, or commissions from  | C1516 |
| The Sharia department will involve other departments such as operation and documentation to control executing tran   | C1517 |
| The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understandin  | C1518 |
| The Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure fo  | C1519 |
| The tawaroq concentration ratio shall be monitored periodically and a report following it is submitted to the Shari'a  | C1520 |
| The Teller implemented the sanction screening required data through SAS system which checked by the Operation Of<br>for the pending alerts, the business communicated with the branch for calling the customer for providing the support   | C1521 |

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| The tests are carried out in compliance with the tests plan based on communication  | C1522 | test plan       |
| The unit prepares annual capacity plans based on the business projections and booking volumes. The hiring in the unit   | C1523 |                 |
| Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.  | C1524 |                 |
| There are authentication and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing security. Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable. | C1525 |                 |
| There is IT committee composed of executive, IT charter policy , IT org chart   | C1526 | Job description |
| There is IT program and project management methodology process & Project Review meetings  | C1527 |                 |
| TMO Head Ensure at the end of day 14 that there is no breach  | C1528 |                 |
| TMO Head ensure on a daily basis that aging of all the pending TXNs within the normal aging range and the aged amount   | C1529 |                 |
| TMO Officer and Senior Officer on a daily basis ensures on a daily basis that any Deal Change/Delete has been reported  | C1530 |                 |
| TMO Officer and Senior Officer on a daily basis ensures that there is sufficient balances in Nostro Accounts  | C1531 |                 |
| TMO Officer and Senior Officer on a daily basis ensures that there is sufficient funds in RTGS LOMS based on Treasury   | C1532 |                 |
| TMO Officer and Senior Officer on a daily basis ensures that there is no breach in FX, MM & Exposure limits   | C1533 |                 |
| Trade is required to make a monthly proof on monthly bases  | C1534 |                 |
| Trading sheet report is extracted from SunGard and profit is calculated automatically, not manually prepared as before  | C1535 |                 |
| Training plan is to be prepared and sent yearly to HR to have the training quality plan for team members  | C1536 |                 |
| Transactions are executed in accordance to the CBE circulars under maker and checker control.   | C1537 |                 |
| Transactions are executed in accordance to the CBE circulars under maker and checker control.   | C1538 |                 |
| Transactions are executed in accordance to the CBE circulars under maker and checker control.   | C1539 |                 |
| Transactions doc's are lodged in a fire & theft proof cabinet in ADIB Capital   | C1540 |                 |
| Treasury back office doesn't book any trade above the trader's limit except with the proper approval  | C1541 |                 |
| Treasury issues FTP rates on monthly basis to finance for correct calculation of NPV for all business segments  | C1542 |                 |
| undertaking from the customer and NDA from the company should be included in the agreement  | C1543 |                 |
| Unit head reviews the security matrix provided by user access team to ensure granting the access to the delegated staff   | C1544 |                 |
| Update unit process manual when needed  | C1545 |                 |
| Updated and complete BCM plan is available with the unit. BCM tool is kept updated.   | C1546 |                 |
| Updated product catalogue training / Inductions   | C1547 |                 |
| Updating the list of Special Tariff as Set Up with the Core system G12 against the approved/applied list of customers   | C1548 |                 |
| Upon receipt of the required approvals & having the core banking system updated with it, Trade unit proceed with the  | C1549 |                 |
| Upon receipt of the transaction related documents its being reviewed before processing in order to make sure that it  | C1550 |                 |
| Validate printed Pins against customer request<br>Daily system log review versus customers requests   | C1551 |                 |
| Verifying business confirmation on monthly regulatory reports .   | C1552 |                 |
| VPN activated, alternative locations are ready  | C1553 |                 |

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| we hired a multinational brokergae firm that revisited all our insurnace policies and identified the gaps and mitigated t   | C1554 |  |
| While replied email should be send to legal by the Unit Head personally or team leader as the 3rd eye   | C1555 |  |
| why   | C1843 |  |
| why   | C1844 |  |
| working on NFS online monitoring system supported by MasterCard   | C1556 |  |
| استيفاء التوقيعات على عملية التداول فور   | C1557 |  |
| اعتماد مدير الوحدة لحركة التداول في السجل.  | C1558 |  |
| الاسراع بتنفيذ الحجز فور استلام مصرفنا له وذلك باتباع الاتي :-<br>أ- التنبيه على الفروع وإدارة البريد<br>ب- التنبيه على موظف الحجز المختص بتنفيذ الحجز والتحفظات فور استلامها.  | C1559 |  |
| التأكد من اعتماد المصروفات من المختص طبقا لصلاحياته قبل الصرف.  | C1563 |  |
| التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله   | C0077 |  |
| والموظفين الآخرين على ضرورة الاهتمام باستيفاء بيانات الطلب بشكل واضح ودقيق.   | C0076 |  |
| يتم التأكد من وجود خاتم الشركة الخاصة بالاستعلام الخارجى على تقرير الاستعلام  | C1560 |  |
| ظف المختص فى حالة العملاء الذين لا يجيدون القراءة و الكتابة أو العملاء المكفوفين بأستيفاء كل من الختم و البصمة الخاصين <input type="checkbox"/><br>ب- التنبيه على الفروع وإدارة البريد<br>ج- التنبيه على موظف الحجز المختص بتنفيذ الحجز والتحفظات فور استلامها. | C1561 |  |
| العمل، ويتعين أيضا استيفاء ختم اخلاء مسئولية البنك عن فقد الختم الخاص بالعمل.   | C1562 |  |
| التأكيد على استيفاء الدمغه على جميع النماذج ( طلب التمويل ,الاقارات, العقود,الكفاله التضامنيه)  | C1562 |  |
| التأكد من مطابقة التوقيعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص  | C0075 |  |
| بالحاجة من الادارة المختصة  | C1564 |  |
| التنسيق مع قطاع الموارد البشرية لمواجهة هذا الخطر   | C1565 |  |
| المراجعة الثنائية من الوحدات للتأكد من تسجيل الرقم الرمزي بشكل صحيح   | C1566 |  |
| تطبيق الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة.   | C0078 |  |
| تطبيق الاجراءات المعتمدة في حالة فقد أو تلف المفاتيح والاختتام  | C1567 |  |
| تطبيق سياسات المكتب والتأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية كل يوم.   | C0079 |  |
| تطبيق مبدأ الفصل بين الاختصاصات (العمل و المراجعة)  | C1568 |  |
| تعديل بنودها إذا تطلب الأمر لذلك مع عرض مبررات هذا التعديل.   | C1569 |  |
| جميع وحدات التمويل الصغيرة التي   | C1570 |  |
| ن والتي تحتوي على العملاء المسئول عنها كل باحث من نسختين، ويسلم الباحث نسخه ويحتفظ مدير الوحدة بالنسخة الثانية  | C1571 |  |
| M ومطابقته مع سجل الحضور والانصراف والتأكد من عدم قيام الزملاء المذكورين بإدخال أو اعتماد أية معاملات أثناء قيامهم بإجازات.   | C1572 |  |
| عدم استلام شخص واحد لنسختي المفاتيح طوال فترة عمله بالوحدة  | C1573 |  |
| السماح للوحدات بقبول طلبات لعملاء   | C0080 |  |
| تد من الفصل التام بين الاختصاصات والعمليات  | C0081 |  |
| عمل الجرد الدوري على شيكات العملاء وتطبيق الاجراءات ذات الصلة.  | C0082 |  |
| الاجراءات الودية مع العميل يتم اتخاذ  | C1574 |  |
| الاعمال مقارنة بالفترة السابقة فور مناقشة مجلس الادارة للقوائم المالية و قبل بداية جلسة تداول اليوم التالي علي الاكثر   | C1575 |  |

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| المقارن الجغرافي 2008  | العمل الجديد للعميل بعد الحصول على الموافقات اللازمة من إدارة التمويلات الصغيرة.                           |
| في حال 2008  | بيانات العميل للوحدة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة.                          |
| C0085  | لا يسمح النظام بفتح أكثر من حساب لعميل واحد في أي وحدة وفي نفس الوقت.                                      |
| لا بد ان ترسل القوائم المالية خلال 45 علي الاكثر من تاريخ نهاية كل فترة مالية (30/9 - 30/6 - 31/3) بل اعتمادها من الجمعية العامة العادية و ذلك في خلال 90 يوم علي الاكثر من تاريخ انتهاء السنة المالية 31/12 |  |
| C1577  | مراجعة الإقرارات الشهرية المستخرجة من نظام التمويلات الصغيرة بالرقم الرمزي مع تقرير العملاء فوق حد الاقرار |
| C1578  | مراجعة الإيصالات غير المدونة في دفاتر الباحثين يوميا والتأكد من أن جميع الإيصالات المستخدمة قد تم توريدها  |
| C0086  | مراجعة الإيصالات المدونة من خلوها من أي كشط او تحوير أو تعديل يؤثر بشكل كبير على البيانات المدونة به.      |
| C0087  | مسجلة على نظام الحساب الآلي مع البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل.           |
| C0088  | ل الاتصال التليفوني إذا تطلب الأمر ذلك لكل من العميل والكفيل والذي غالبا ما يكون من أقارب العميل           |
| C0089  | مراجعة المستندات المقدمة من العميل والتأكد من صلاحيتها   |
| C1579  | بيانات الموقعة من العميل بالتأكد من صحة نسب توزيع الأرباح ورأس المال وكذلك التسلسل التاريخي للمعاملات.     |
| C1580  | إعداد قاعدة بيانات للمعاملات الصغيرة أو على شبكة البنك المركزي من خلال المراجعة الثنائية (عمل - روجع).     |
| C1581  | بنويا + 10000 جم النشر السنوي / شركة مصر المقاصة يتم دفع رسم اشتراك سنوي بقيمة 7500 جم                     |
| C1582  | بيع المبالغ التي تم تحصيلها من العملاء يتم توريدها في نفس يوم التحصيل أو في يوم العمل التالي على الأكثر    |
| C1583  | التي تم جدولتها اقساطها او اعدام المديونيات الخاصة بها قد تم الموافقة عليها من الادارات المختصة            |
| C1584  | بالوحدات تحت اشراف المديريين الاقليميين واصحاب الخبرة في مجالات التمويل متناهي الصغر.                      |
| C0090  | قمة - ..الخ في شوارع مصر مع حفظ المستندات والسجلات الأخرى في أماكن مناسبة وأمنه                            |
| C1585  | يتعين وجود سياسات واضحة ومفهومة ومعتمدة،   |
| C1586  | / يقوم بالاعلان عن الجمعية بجريدين رسميتين / ابلاغ الجهات الرقابية بموعد انعقاد الجمعية وفقا للقانون       |
| C2009  | مساهم تبلغ نسبته 20% فاكتر بالإضافة الى الجزء الخاص بحقوق الملكية ويتم استيفاء من الإدارة المالية          |
| C1587  | بموافاة البورصة المصرية بالاحداث الجوهرية قبل التصريح عنها بالصحف المصرية و قبل بداية جلسة تداول اليوم     |
| C0092  | الالتزام باعداد بيانات المركزى في التوقيات المحددة ولايوجد اى ملاحظات من المركزى                           |
| C1588  | البيانات بكل دقة طبقا للبيانات الواردة من الجهات ذات الصلة ( شركة مصر المقاصة )                            |
| C1589  | يتم التحديث بشكل دورى  |
| C1590  | حضور المساهمين على ان يقدم المساهم شهادة تجميد ارصدة + تفويض للحضور عن مساهم اخر                           |
| C1591  | إلى العمل على التوقيع من صحة المستندات من خلال الرجوع للجهات الحكومية المختصة فى حالة إمكان ذلك            |
| C1592  | ات من العميل والتأكد من عدم تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يقبل صور من العميل.              |
| C1593  | ذات الربع سنوية طرأ على القوائم المالية ويتم تحويله الى حساب هيئة الرقابه المالية بالبنك الاهلى المصرى     |
| C1594  | مهور بدلا عن مساهم او تفويض للحضور فى حال الشخص الاعتبارى + تفويض حضور اعضاء مجلس الادارة                  |
| C0095  | وتسلم الاختام والبيانات الأصلية والحائز الاحتياطي أثناء الاجازات وتسجيلها بالسجل المخصص لذلك               |
| C0096  | يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،   |
| C1595  | من عدم إدراج العميل في قوائم الحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker)           |
| C1596  | ان تكون جميع بيانات ايصالات توريد النقدية مستوفاه و واضحه (المبلغ التاريخ.....الخ)                         |
| C0097  | يجب ان توريد جميع المتحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على الاكثر                       |
| C0098  | يجب ان يقوم بالتوقيع على جميع الايصالات التى قام بتحصيلها و لا يلتمس اى عذر فى مخالفة ذلك                  |

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| يجب تحديد شخص مسئول عن حفظ هذه السجلات و المستندات ذات القيمة لعدم شيوخ المسئولية | C1597 |
| باعداد البيان الشهري للبنك المركز   | 61598 |
| يقوم مدير الوحدة بمراجعة السجل  | 1599  |

باعداد البيان الشهري للبنك المركز

يقوم مدير الوحدة بمراجعة السجل