# 1. INTRODUCTION

{{audit\_background}}

|  |  |
| --- | --- |
| **Key Legislations** | {{key\_legislations}} |

|  |  |
| --- | --- |
| **Key Changes** | {{key\_changes}} |

|  |  |
| --- | --- |
| **Systems** | {{relevant\_systems}} |

|  |  |
| --- | --- |
| **Reliance/ Interdependencies** | {{reliance}} |

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**EXECUTIVE SUMMARY**

|  |  |
| --- | --- |
| **Overall Conclusion and Potential Impact**  {{engagement\_opinion\_conclusion}} | **Risk Management Maturity**  Internal Audit’s assessment of Risk Management Maturity is risk defined. This rating is based on the following:  {% if operational\_risk\_rating %}  **Operational Risk:** {{operational\_risk\_rating}}  {{operational\_risk\_rationale}}  {% endif %}  {% if strategic\_risk\_rating %}  **Strategic Risk:** {{strategic\_risk\_rating}}  {{strategic\_risk\_rationale}}  {% endif %}  {% if credit\_risk\_rating %}  **Credit Risk:** {{credit\_risk\_rating}}  {{credit\_risk\_rationale}}  {% endif %}  {% if liquidity\_risk\_rating %}  **Liquidity Risk:** {{liquidity\_risk\_rating}}  {{liquidity\_risk\_rationale}}  {% endif %}  {% if compliance\_risk\_rating %}  **Compliance Risk:** {{compliance\_risk\_rating}}  {{compliance\_risk\_rationale}}  {% endif %}  {% if market\_risk\_rating %}  **Market Risk:** {{market\_risk\_rating}}  {{market\_risk\_rationale}}  {% endif %}  {% if overall\_risk\_rating %}  **Overall Risk:** {{overall\_risk\_rating}}  {{ overall\_risk\_rationale}}  {% endif %} |



**PROCESS SUMMARY RATINGS**

The overall rating of the processes, as defined in the scope per Annexure A, are highlighted in the table below. Refer to section 5 for detailed audit findings and Annexure B for the rating scale applied.

{{process\_summary}}

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**SUmmary of findinds**

{{findings\_table}}

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**DETAILED FINDINGS**

{% for issue in issues %}

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **{{loop.index}}. {{issue.title}}** | |  |  | | --- | --- | | **Audit finding rating** | {{issue.rating}} | | **Recurring finding** | **{{issue.recurring}}** | |
| **CRITERIA** | |
| {{issue.criteria}} | |
| **FINDINGS** | **MANAGEMENT COMMENTS AND ACTION PLAN** |
| {{issue.finding}} | {{issue.management\_action\_plan}}  **Personal responsible:**  ***Implementer:***  {%- for person in issue.responsible\_people if person.role == "lod1\_implementer" %}  - {{ person.name }} *{{person.email}}*  {%- endfor %}  **Owner:**  {%- for person in issue.responsible\_people if person.role == "lod1\_owner" %}  - {{ person.name }} *{{person.email}}*  {%- endfor %}  **Risk Manager:**  {%- for person in issue.responsible\_people if person.role == "lod2\_risk\_manager" %}  - {{ person.name }} {{person.email}}  {%- endfor %}  **Compliance Officer:**  {%- for person in issue.responsible\_people if person.role == "lod2\_compliance\_officer" %}  - {{ person.name }} {{person.email}}  {%- endfor %}  **Audit Manager:**  {%- for person in issue.responsible\_people if person.role == "lod3\_audit\_manager" %}  - {{ person.name }} {{person.email}}  {%- endfor %}  **Implementation date:** {{issue.implementation\_date}} |
| **ROOT CAUSE** **({{issue.root\_cause}});** ({{issue.sub\_root\_cause}}) | |
| {{issue.root\_cause\_description}} | |
| **POTENTIAL IMPACT ({{issue.impact\_category}});** ({{issue.impact\_sub\_category}}) | |
| {{issue. impact\_description}} | |

{% endfor %}