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| | Item | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | | | | | | |
| 2 | Questions / Request Tracker | | | | | |
| 3 | Confirmation of the Banque du Liban ("BdL") financial year end (we are assuming 31 December for the purposes of this Information Request) | 09-sept-20 | 13-oct-20 | Received | Fiscal year is January 1 through December 31 | Confirmed |
| 4 | Audited financial statements for the financial years ending 2015 to 2019 | 09-sept-20 | 13-oct-20 | Received | Attached (2019 in progress) | Under Review |
| 5 | Any part-year/unaudited accounts that may have been prepared in relation to the 2020 financial statements | 09-sept-20 | 13-oct-20 | Received | Attached year end unaudited accounts / no interim unaudited statements (yearly frequency only) | Under Review |
| 6 | All written finance policies, procedures, processes, manuals, guidelines etc. in place at any time from 2015 to date | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 7 | Overview document and description of payment and accounting systems | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 8 | Overview document and description of finance procedures for approving and processing payments | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 9 | Chart of accounts (index of all the financial accounts in the BdL general ledger) | 09-sept-20 | 13-oct-20 | Received | Attached | Under Review |
| 10 | Full and complete extract in text format of all BdL general ledger accounts for the period 1 January 2015 to 30 June 2020 (preferably pipe delimited " " otherwise in SQL back up format, our forensic technology team can assist with this process if required/helpful) | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 11 | Trial Balance for the financial years ending 2015 to 2019 and to 30 June 2020 | 09-sept-20 | 13-oct-20 | Received | Attached | Under Review |
| 12 | Delegated Authority matrix showing approval levels for all payment and transaction types in place at any time from 2015 to date | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 13 | Copies of all Management Accounts and internal financial reporting for the period 2015 to 2019 and to 30 June 2020 | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 14 | Description of management information systems and procedures for internal management reporting on BdL finances | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 15 | Description of closing procedures for closing accounts at reporting period ends | 09-sept-20 | 13-oct-20 | Received | Attached | Under Review |

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| | Item | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | List of past and current Bdl employees with title and function (1 January 2015 to date) | 09-sept-20 | | Not recei | Security Constraints. | Please see revised request. |
| 16 | Detailed break down of each asset class of Bdl (including but not limited to: foreign assets; securities; public sector loans; financial sector loans; assets from exchange operations of financial instruments; open market operations; seignorage and 'other assets', fixed assets) and their movement from 1 January 2015 to present date | 09-sept-20 | | Partially | Year end balances 2015 till 2019 and 30 June 2020 attached. Movements are confidential as per the attached letter. | Please see revised request. |
| 17 | Detailed break down of each category of liability of Bdl (including but not limited to: Currency in circulation outside Bdl; financial sector deposits; public sector deposits; other liabilities; valuation adjustments; capital accounts) and their movement from 1 January 2015 to present date | 09-sept-20 | | Partially | Year end balances 2015 till 2019 and 30 June 2020 attached. Movements are confidential as per the attached letter. | Please see revised request. |
| 18 | Description of procedures and process for valuing assets and liabilities for reporting purposes and valuation support for revaluations recorded at each period end | 09-sept-20 | 13-oct-20 | Received | Attached accounting policy manual | Under Review |
| 19 | Listing of all the financial institutions that BDL has received deposits from and holds balances with, with outstanding balances | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 20 | Breakdown of the movement in commercial bank deposits over time at a customer and group level (from 1 January 2015 to 30 June 2020) | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 21 | Detailed listing and composition of BDL's Foreign currency reserves and liabilities and all movement from 1 January 2015 to 30 June 2020 | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 22 | List of all Vendors between 1 January 2015 to 30 June 2020 (complete Vendor list, including those not utilized in the period) | 09-sept-20 | | Not recei | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
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| | Item | Document Form | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | | | | | | | |
| 2 | Questions / Request Tracker | | | | | | |
| 3 | Copies of all Banque du Liban ("BdL") Organizational Charts, detailing the structure of all departments, from 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Received | Attached. | Under Review |
| 4 | Details of AML transaction monitoring team (size, location, resource etc.) | Electronic / Physical Form | 09-sept-20 | | Received | The compliance function, which covers AML - related issues, is comprised of 12 staff. In addition, the bank has 62 compliance officers in different business units. | Under Review |
| 5 | Minutes of Meetings and Board papers from 1 January 2015 to date, including but not limited to: - Central Council meetings; - Higher Banking Commission meetings; - Consultative Committee meetings; - All subcommittee meetings (including but not limited to: Open Market Committee; Investment Committees; Corporate Governance Committee; National Coordination Committee on Fighting Money Laundering; Professional Qualification Committee; Financial Stability Committee) - Management board meetings; and - Management board subcommittee meetings | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Partially received | The Central Council Decisions are already available with the Government Commissioner. The rest of the information requested is of confidential nature pursuant to the Code of Money and Credit. | The remaining items are still required and A&M will not be able to conduct its work in the absence of this information. |
| 6 | Detailed list of the individuals comprising the Management Board and any and all Management Board Subcommittees, from 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Received | Attached. | Under Review |
| 7 | Copies of all Governance Committee Charters in effect between 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 8 | English language copy of BdL Articles of Association | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Received | Attached. | Under Review |
| 9 | English language copy of BdL Bylaws | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Received | Attached. | Under Review |
| 10 | All internal audit/external consultant reports related to Compliance, Risk, Governance and the Bank Board for the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 11 | Copies of all Internal Audit plans for Compliance, Risk, Governance and the Bank Board for the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 12 | Copies of all Operational Risk Plans for the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |

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| | Item | Document Form | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | Copies of all Employee Handbook/Code of Conduct/Staff Accountability or similar policies (including revisions) in place between 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Partially received | Except for the attached Employee handbook, such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | The remaining items are still required and A&M will not be able to conduct its work in the absence of this information. |
| 13 | List of all BdL policies relating to fraud, risk and compliance, including all revisions, between 2015 and to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 14 | Copies of all policies (including revisions) relating to fraud, risk and compliance. Specific policies to be prioritised: - Fraud Investigation & Prevention policy and / or anti-fraud policy - Whistleblower policy | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 15 | Complete mapping of fraud related controls and related process documentation. | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 16 | Operational Procedures Manuals relating to fraud / risk / compliance including for the Financial Crime and Compliance "FCC" and Financial Intelligence Unit "FIU". | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 17 | Compendium of all Policies and Procedures in place from 2015 onwards with dates of creation, revision and implementation | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 18 | A further selection of Policies and Procedures based on the above in addition to more detailed information based on review of meeting minutes and interviews conducted | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 19 | Fraud / transaction monitoring alerts metrics and results from 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
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| | Item | Document Form | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | List of all complaints and whistleblower reports received by BdL, and of fraud related cases opened by BdL, from 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 21 | Details of all current or completed fraud/complaint investigations for the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 22 | Register or listing of BdL staff disciplinary actions from 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 23 | Copies of current bank risk assessment(s) | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 24 | Copies of BdL risk assessments conducted in the years 2015-2019 inclusive | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 25 | Copies of all plans and strategic initiatives by the Compliance Department covering the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 26 | English language copy of BdL's Corporate Governance Manual | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 27 | English language copy of BdL's Code of Conduct | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 28 | All third party reports (consultants and advisors) from 2015 onwards over fraud related , governance and compliance reports. | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
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| | Item | Document Form | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | Schedules of dates and attendees of BdL's Anti-Fraud training conducted 1 January 2015 to date, and copies of related materials | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 30 | Details of BdL's Anti-Fraud training plan for the remainder of 2020 and beyond | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 31 | BdL's E-list | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 32 | Copies of all versions of BdL Staff Security Standards Document in effect between 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 33 | Schematic detailing BdL IT Systems related to fraud / financial crime / risk / other compliance systems, including the intended purpose of each system | Electronic / Physical Form | 09-sept-20 | 13-oct-20 | Received | Available in the responses to the IT infrastructure information gathering sheet. | Under Review |
| 34 | Breakdown of customers / transaction volumn / revenue details by product from 1 January 2015 to 30 June 2020 | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
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| | Item | Document Form | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | Breakdown of customers / transaction volumn by geography from 1 January 2015 to 30 June 2020 | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 36 | Breakdown of customers by customer type from 1 January 2015 to 30 June 2020 | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | Please see revised request. |
| 37 | Document (s) detailing Bdl's risk appetite and risk profile | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 38 | English language process flow chart for the Complaints process | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 39 | Procurement policy and procedures document for materials or consultants, all versions applicable during the period 1 January 2015 to date | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
| 40 | Directory of Internal Control Guidelines for Commercial Banks | Electronic / Physical Form | 09-sept-20 | | Not received | Such information is of confidential nature pursuant to the Code of Money and Credit. Please refer to the attached letter addressed to H.E the Minister of Finance in this regard. | This item is still required and A&M will not be able to conduct its work in the absence of this information. |
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| | Item | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | | | | | | |
| 2 | Questions / Request Tracker | | | | | |
| 3 | Provide details of the core banking / ERP solutions (Finance, Accounting, SWIFT, Cheque, BackOffice, etc.) and HR systems in use (e.g. SAP, Oracle Financials, Microsoft Dynamics, SAGE, etc.). Provide Name, Provider, last update, since when operating / implemented, associated modules, etc. | 09-sept-20 | 13-oct-20 | Received | Core Banking : In-house development operating since 1/7/1998. ERP : Oracle Financials ver. 12.1.3 , provider is Oracle, Operating since 2011. HR : Oracle HR ver. 12.1.3, provider is Oracle, Operating since 2011. | Under Review |
| 4 | Are your core banking / ERP systems centralized/unified for all the companies / departments / groups (if not specify and describe the differences individually for each system)? | 09-sept-20 | 13-oct-20 | Received | Core Banking : Centralized in HQ and decentralized in branches. ERP : Centralized. | Under Review |
| 5 | Is the IT support internal or external? Provide details. If external, provide details about locations, engagements, contracts terms, etc. | 09-sept-20 | 13-oct-20 | Received | IT support is both internal provided by IT department and external provided by vendors and service providers. | Under Review |
| 6 | Is your core banking / ERP systems stored on centralized dedicated physical servers or as a virtual environment, or it is dispersed on multiple servers / systems / application? | 09-sept-20 | 13-oct-20 | Received | Core Banking : Stored on physical system in HQ and on virtual servers in branches. ERP : Stored on virtual servers. | Under Review |
| 7 | Where are the physical servers and databases currently located (Onsite/External data centers)? Are they maintained by the bank IT department or by any third-party vendors? | 09-sept-20 | 13-oct-20 | Received | Physical servers and databases are stored onsite in the Data center, maintained by IT department and supported by vendors and service providers. | Under Review |
| 8 | Specify the systems (hardware) on which your core banking / ERP systems are operating on (overview). | 09-sept-20 | 13-oct-20 | Received | Core Banking : Operating on IBM Mainframe. ERP : Operating on IBM xSeries servers. | Under Review |
| 9 | Provide network diagrams showcasing your data sources and data points around core banking system, transactions and customer accounts data. | 09-sept-20 | 13-oct-20 | Received | Attached Diagram. | Under Review |
| 10 | Describe the database environment and what format is the data stored in for each application within and around core banking / ERP systems that are in place for transactions (including ODS, Swift and money transfers) and customer accounts data? | 09-sept-20 | 13-oct-20 | Received | Core Banking : Hierarchical Database. ERP : Relational Database. SWIFT : Relational Database. | Under Review |
| 11 | Are your core banking / ERP systems fully compatible with relational database / SQL environment? Can the data be extracted into SQL format / databases. If not, please provide details about the formats / types of production systems and extracts from (e.g. flat text files) the systems. | 09-sept-20 | 13-oct-20 | Received | Data can be extracted however special programming is required: Core Banking : Extract can be prepared in Text Delimited format. ERP : Extract can be prepared in SQL / Text delimited format. | Under Review |
| 12 | List of systems / applications / interface used for customer onboarding across product lines along with a description of each system (Use, provider, etc.). | 09-sept-20 | 13-oct-20 | Received | ERP, CORE BANKING, TRSD, NPS, ECPS, CDR, UCPS, TRSR, ESTR. | Under Review |
| 13 | List of systems / applications / interface used for recording customer transactions across product lines along with a description of each system (Use, provider, etc.). | 09-sept-20 | 13-oct-20 | Received | ERP, CORE BANKING, TRSD, NPS, ECPS, CDR, UCPS, TRSR, ESTR. | Under Review |
| 14 | Is Accounting system separate from your core banking system? If Yes, please provide details about your accounting system and how and where the data is being stored? | 09-sept-20 | 13-oct-20 | Received | Yes. Accounting system is separate from Core Banking. Accounting System is Oracle GL within Oracle Financials, data is stored in Oracle DBs. | Under Review |
| 15 | Is SWIFT processing system separate from your core banking system? If Yes, please provide details about your accounting system and how and where the data is being stored? | 09-sept-20 | 13-oct-20 | Received | Yes. SWIFT system is separate from Core Banking. SWIFT system uses SMC and SAMSA middleware, data is processed through core banking to Oracle GL. | Under Review |
| 16 | Is Cheque processing system separate from your core banking system? If Yes, please provide details about your accounting system and how and where the data is being stored? | 09-sept-20 | 13-oct-20 | Received | Yes. ECPS system is separate from Core Banking. Data is processed through core banking to Oracle GL. | Under Review |
| 17 | What is the transactional data flow from the POS through your systems? Can you please provide data flow diagrams? | 09-sept-20 | 13-oct-20 | Received | No transactional data from POS passes through our systems. | Under Review |
| 18 | How is the core banking data being referenced to the source data systems or applications (ODS, SWIFT, Cheques, etc.)? Is there a unique original transaction reference passed to core banking system? | 09-sept-20 | 13-oct-20 | Received | The original transaction references are the SWIF transaction numbers and the cheque numbers. | Under Review |
| 19 | Provide details about the data retention policy for core banking system data, customer and accounting data? | 09-sept-20 | 13-oct-20 | Received | Retention policy is 10 years. | Under Review |
| 20 | What is the span of your live data in terms of direct accessibility (days, weeks, Months, years)? | 09-sept-20 | 13-oct-20 | Received | Up to 3 years. | Under Review |
| 21 | How far back is your historical data readily available in the production / live databases without accessing the archival / backup tapes / systems? | 09-sept-20 | 13-oct-20 | Received | Up to 3 years live depending on system. | Under Review |
| 22 | How far back is your historical data kept / preserved in the archival / backup tapes / systems? | 09-sept-20 | 13-oct-20 | Received | Retention policy is 10 years. | Under Review |
| 23 | List the data sources from which the transactional data is being fed to your Core Banking / ERP systems. Provide process flow diagrams if available. | 09-sept-20 | 13-oct-20 | Received | Attached Diagram. | Under Review |
| 24 | Provide details about the current data warehousing solution and what are the stages in the data warehousing? | 09-sept-20 | 13-oct-20 | Received | Data warehousing Solution is BBIS. Data is loaded through ETLs to stage area, then ODS and finally published to DWH. | Under Review |

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| 1 | Identify number of customer accounts across products (Retail, Private + Wealth, Corporate, Institutional, credit cards, loan accounts such as home loans, personal loans and other financing / financial products). | 09-sept-20 | 13-oct-20 | Received | Attached. | Under Review |
| 25 | Provide details about your current transaction monitoring solutions for all types of your credit cards and debit cards. (bank owned/ third party provider). | 09-sept-20 | 13-oct-20 | Received | Not Applicable. | Under Review |
| 26 | Provide details about general ledger data repository (Which system, location) and what format the data is stored in? | 09-sept-20 | 13-oct-20 | Received | GL is under ERP Financials stored on Oracle DBs. | Under Review |
| 27 | How often the general ledger is updated and which systems feed general ledger? | 09-sept-20 | 13-oct-20 | Received | ERP business events are updated instantaneously on the Oracle GL, whereas data from the mainframe core banking is updated at end of day to the Oracle GL. | Under Review |
| 28 | Is the General Ledger designed to store every detail of the transaction (header and line items as in SAP) or the transaction are stored in aggregated format - in such case where are the transaction details stored? | 09-sept-20 | 13-oct-20 | Received | Detailed transactions are stored on Oracle SLA, and the summarized JVs are stored in Oracle GL. | Under Review |
| 29 | Does the central bank perform any customer profiling and risk scoring (at onboarding and on regular intervals)? | 09-sept-20 | 13-oct-20 | Received | Not Applicable. | Under Review |
| 30 | Provide details about your SWIFT system. What application is used for handling and storing SWIFT messages and in which format are they stored. | 09-sept-20 | 13-oct-20 | Received | SWIFT Solution includes SWIFT Alliance, SMC and SAMA. Data stored in Oracle relational DB. | Under Review |
| 31 | Provide details about your Cheque system. What application is used for handling and storing Cheque information and in which format are they stored. | 09-sept-20 | 13-oct-20 | Received | ECPS System (Electronic Cheque Processing System). Data is stored on Oracle DB. | Under Review |
| 32 | Does the SWIFT messages and Cheque transactions get posted to Core banking / ERP system and to General Ledger? | 09-sept-20 | 13-oct-20 | Received | Yes. | Under Review |
| 33 | Does the bank have any investigation and review platforms that are being used by any of the departments? | 09-sept-20 | 13-oct-20 | Received | TRSD system (Thomson Reuters Solution Deployed) used at the Compliance Unit | Under Review |
| 34 | Is there any case management tool that's being used at the bank? If Yes, please provide details of the tool. | 09-sept-20 | 13-oct-20 | Received | TRSD system (Thomson Reuters Solution Deployed) used at the Compliance Unit IBM Case Manager / Filenet used for correspondences. | Under Review |
| 35 | Do Core Banking / ERP Systems have abilities (tools) to search through the systems' information / records and databases (e.g. SQL queries), through the GUIs, as well as ability to create any ad-hoc reports? Please elaborate per each vital system. | 09-sept-20 | 13-oct-20 | Received | Core Banking: None ERP : Yes. FSG (Financial Services Generator) to search system info at report level and SQL Developer for Oracle ERP. | Under Review |
| 36 | Does the IT have applications / tools / solutions available to extract / export data from Core Banking / ERP systems' backups or archives? Please elaborate per each vital system. | 09-sept-20 | 13-oct-20 | Received | Special programming is required: Core Banking: via archive using predefined reports. ERP: Through backup using a tool. | Under Review |
| 37 | Are there any Core banking / ERP and other systems and application that are not English based (e.g. French, Arabic)? Please provide details. | 09-sept-20 | 13-oct-20 | Received | Yes. ERP is En/Fr/Ar based. Core Banking is Arabic based. | Under Review |
| 38 | Can you start preparing database extract of your Core banking / ERP systems into SQL database or backup format? If SQL format is not available, can a clean standardized database extract or in text extract (pipe " " delimited) be provided? This especially applies to GL data, transactions data, cheques, swift, inward / outward transfers, payments, ILC, LG, etc. | 09-sept-20 | 13-oct-20 | Received | Special programming is required: Core Banking: Extract can be prepared in Text Delimited format ERP: Extract can be prepared in SQL/ Text delimited format. | Under Review |
| 39 | Are there network / file or virtual server areas / folders access by departments to store or access reports, finance data, and other information? How many servers, provide names and references as well as locations. | 09-sept-20 | 13-oct-20 | Received | Yes. 4 physical servers for shared folders located in Data Center. BDLPROD8, BDLPROD9, BDLFS1, BDLFS2P. | Under Review |
| 40 | Are there network / file or virtual server areas / folders allocated to individual employees? How many servers, provide names and references as well as locations. | 09-sept-20 | 13-oct-20 | Received | Yes. 4 physical servers for shared folders located in Data Center. BDLPROD8, BDLPROD9, BDLFS1, BDLFS2P. | Under Review |
| 41 | | | | | | |



| | A | B | C | D | E | F |
|---|---|----------------|---------------|------------|---|--|
| | Item | Date Requested | Date Received | Status | Client Comments | A&M Comments |
| 1 | | | | | | |
| 2 | Questions / Request Tracker | | | | | |
| 3 | Provide a secured network location or physical servers space for storing information collected (documents, files, reports as well as extracts from GL, Core Banking and ERP systems, such as SQL backups or databases) | 06-sept-20 | | Not availa | Premises to be located at MOF and no remote connectivity is available as discussed during the meeting on October 8, 2020. | A&M will require to be physically present and in order to maintain data security we will need to agree on the information sharing protocols. If access to a specific network solution is not to be provided then an alternative solution is to provide access to a dedicated PC on which the requested information will be provided on. |
| 4 | Provide access (username, password and other relevant credentials) to the GL, Core Banking and ERP systems (applications front end/Graphical User Interface), with ability to query the records, run and export reports | 06-sept-20 | | Not availa | Premises to be located at MOF and no remote connectivity is available as discussed during the meeting on October 8, 2020. | As part of A&M's review we will need to verify data against source information. If direct access cannot be provided then A&M will require assistance from BDL employees to view or asses the data and access to a dedicated PC or Hard-drive on which the requested information will be provided on. |
| 5 | Setup a SQL enironment (preferably SQL server) to load collected GL, Core Banking and ERP systems to run independent queries on and analyse the transactions data, to ensure that any finance data is not accessed, stored or analysed on A&M computers, either as 1) Independent space within current / existing Microsoft SQL / Database environment / Data Warehouse / development environment, etc., or 2) Powerful stand-alone PC / workstation or server with a valide Microsoft SQL installation and sufficient hard drive space | 06-sept-20 | | Not availa | Premises to be located at MOF and no remote connectivity is available as discussed during the meeting on October 8, 2020. | We require an analytical tool such as a SQL environment within BDL to analyze GL and transaction data. The most secure way to provide the data is within BDL SQL environment. Once it is agreed that the data will be provided we can explore alternative options which may include setting up the SQL environment either on: a) Standalone PC provided by BDL; or b) A&M's own devices that will remain at BDL for the duration of the Forensic Audit. |

Project Propeller - Naming Convention

All third party names to be anonymized according to a standardized naming convention numbering:

Examples (these may include but are not limited to):

| Category |
|------------------------------|
| Employees |
| Financial Institutions |
| Local Banks |
| Overseas Banks |
| Local Government Entities |
| Overseas Government Entities |
| Property Owners |
| Vendors |

Convention identifying the type of third party, together with sequential

| Standardized Naming |
|--|
| Employee 001, Employee 002, Employee 003... |
| Financial Institution 001, Financial Institution 002, Financial Institution 003... |
| Local Bank 001, Local Bank 002, Local Bank 003... |
| Overseas Bank 001 , Overseas Bank 002, Overseas Bank 003... |
| Local Government Entity 001, Local Government Entity 002, Local Government Entity 003... |
| Oversease Government Entity 001, Oversease Government Entity 002, Oversease Government Entity 003... |
| Property Owner 001, Property Owner 002, Property Owner 003... |
| Vendor 001, Vendor 002, Vendor 003... |