POINT OF VIEW - SEPTEMBER 2026

Algeria:
From Regulatory Obligation to Board-Ready Evidence.

Prudential controls, internal assurance and data governance for Algeria

Algeria's framework combines Bank of Algeria prudential regulation and internal-control rules with securities oversight and personal-data protection. Financial institutions need board ownership, control documentation, independent assurance, incident records and corrective follow-up.

REGION
Africa

REGULATORY HUB
DZA

Algeria

Country in Brief

4 Regulatory authorities profiled	**5** Official regulatory sources mapped	**4** Supervisory priorities operationalised	**3** Connected TransVare platforms

01 Algeria Regulatory Landscape

Algeria's framework combines Bank of Algeria prudential regulation and internal-control rules with securities oversight and personal-data protection. Financial institutions need board ownership, control documentation, independent assurance, incident records and corrective follow-up.

BA

Bank of Algeria

Industries Regulated

Banking and lending, Payments and fintech, Regulated financial services

COSOB

Commission for the Organisation and Supervision of Stock Exchange Operations

Industries Regulated

Capital markets and listed companies

ANPDP

National Authority for Personal Data Protection

Industries Regulated

Cross-sector data controllers and processors, Public and private organisations

CTRF

Financial Intelligence Processing Unit

Industries Regulated

Financial institutions and designated non-financial businesses and professions

02 Supervisory Priorities

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

- 01 **Bank internal controls**
- 02 **Prudential risk management**
- 03 **Independent audit**
- 04 **Personal-data protection**

03 From Obligation to Board-Ready Evidence

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

04

Report to Leadership

Turn current operational evidence into traceable executive and board oversight.

04 Algeria Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

Monetary and Banking Law No. 23-09

BA

Applies To	Banks, financial institutions and payment-service participants within scope
Operational Focus	Governance, prudential oversight, risk controls, supervision, reporting and corrective measures.
ERMVare **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditVare **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Regulation 11-08 on Internal Control of Banks and Financial Institutions

BA

Applies To	Banks and financial institutions operating in Algeria
Operational Focus	Permanent and periodic controls, risk measurement, compliance, internal audit, incident recording, reporting and remediation.
ERMVare **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditVare **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
InciVare **Primary Fit**	Incident reporting, triage, investigation, root cause, corrective action, escalation and closure.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Regulation 14-01 on Prudential Solvency Requirements

BA

Applies To	Banks and financial institutions within scope
Operational Focus	Material-risk measurement, capital adequacy, limits, monitoring, data quality and supervisory reporting.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow, control and evidence support only. The platforms do not calculate regulatory capital, liquidity or prudential ratios.
Official Source	**Open Official Source**

Capital-Market Regulatory Framework

COSOB

Applies To	Issuers and securities-market participants
Operational Focus	Market governance, disclosure, internal controls, compliance monitoring and supervisory accountability.
ERMCare® **Supporting Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
Official Source	**Open Official Source**

Law No. 18-07 on Personal Data Protection

ANPDP

Applies To	Persons and organisations processing personal data within scope
Operational Focus	Processing governance, security, authorisations, incident accountability, data-subject rights and corrective action.
InciVare® **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
AuditVare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Research Review	Primary Fit	Supporting Fit	Not Shown
Official-source and product-fit review completed 1 September 2026.	Directly manages a central process or evidence set.	Contributes linked evidence, oversight or follow-up.	Weak or unsubstantiated relationships are omitted.

05 Brochure-Validated Product Capability

The mapping uses capabilities documented in the current TransVare solution briefs. It does not extend the platforms beyond their stated functional scope.

ERMVare®

Risk and Control Intelligence

Enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register | KRI threshold alerts | Treatment action tracking | AI-assisted drafting and classification

AuditVare®

Independent Assurance

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

InciVare®

Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, closure and lessons learned.

Central incident register | Investigation and root cause | Escalation and notifications | Corrective-action tracking

Scope Boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	**Monetary and Banking Law No. 23-09** BA	**Official Source**
02	**Regulation 11-08 on Internal Control of Banks and Financial Institutions** BA	**Official Source**
03	**Regulation 14-01 on Prudential Solvency Requirements** BA	**Official Source**
04	**Capital-Market Regulatory Framework** COSOB	**Official Source**
05	**Law No. 18-07 on Personal Data Protection** ANPDP	**Official Source**

TransVare provides configurable technology to support governance, risk, audit and incident-management processes. Platform use does not, by itself, constitute or guarantee regulatory compliance. Applicability depends on entity type, licence, sector and current legal requirements. Obtain professional advice before relying on any regulatory mapping.

THE NEXT STEP

Build a Connected GRC Operating Model for Algeria.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.

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