POINT OF VIEW - SEPTEMBER 2026

Egypt:
From Regulatory Obligation to Board-Ready Evidence.

Connected regulatory evidence across banking, capital markets and data protection

Egypt's regulatory environment combines Central Bank prudential supervision, Financial Regulatory Authority governance rules, Egyptian Exchange controls and a strengthened personal-data framework. Regulated organisations need a connected view of risk, internal controls, independent assurance, cyber events and corrective action.

REGION	REGULATORY HUB	
Middle East / Africa	EGY	 Egypt

Country in Brief

4	6	6	3
Regulatory authorities profiled	Official regulatory sources mapped	Supervisory priorities operationalised	Connected TransVare platforms

01 Egypt Regulatory Landscape

Egypt's regulatory environment combines Central Bank prudential supervision, Financial Regulatory Authority governance rules, Egyptian Exchange controls and a strengthened personal-data framework. Regulated organisations need a connected view of risk, internal controls, independent assurance, cyber events and corrective action.

CBE

Central Bank of Egypt

Industries Regulated

Banking and lending, Payments and fintech

FRA

Financial Regulatory Authority

Industries Regulated

Banking and lending, Regulated financial services

EGX

Egyptian Exchange

Industries Regulated

Capital markets and listed companies

PDPC

Personal Data Protection Center

Industries Regulated

Cross-sector data controllers and processors

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** **Board risk governance and internal controls**
- **02** **Risk-based supervision and audit evidence**
- **03** **Financial-sector cyber resilience**
- **04** **Incident escalation and corrective action**
- **05** **Capital-market governance and disclosure**
- **06** **Personal-data accountability and DPO oversight**

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 Egypt 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.

Central Bank and Banking Sector Law No. 194 of 2020

CBE

Applies To	Banks, payment institutions and other entities within the Law's applicable scope
Operational Focus	Board governance, risk management, internal controls, independent audit, operational continuity and supervisory reporting.
ERMCare® **Primary Fit**	Operational-risk registers, critical-service assessments, controls, KRIs, treatments and leadership reporting.
AuditCare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and 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**

Financial Cybersecurity Framework

CBE

Applies To	Banks and financial-sector entities within the CBE's applicable scope
Operational Focus	Cyber-risk governance, readiness, resilience, monitoring, incident detection and escalation, continuity and control assurance.
InciCare® **Primary Fit**	Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail.
ERMCare® **Primary Fit**	Operational-risk registers, critical-service assessments, controls, KRIs, treatments and leadership reporting.
Scope Boundary	GRC workflow and evidence support only. The platforms do not replace technical security monitoring, detection or protection tools.
Official Source	**Open Official Source**

Governance and Internal Control Regulations for PSOs and PSPs
CBE

Applies To	Payment system operators and payment service providers
Operational Focus	Board and committee responsibilities, control functions, continuous monitoring, internal audit, issue reporting and accountable remediation.
AuditCare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
ERMCare® **Supporting Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Comprehensive Governance Rules for Non-Bank Financial Activities 2025
FRA

Applies To	Non-bank financial institutions within the applicable 2025 FRA governance decisions
Operational Focus	Board oversight, independent risk, compliance, internal-control and internal-audit functions, committee reporting, findings and accountable remediation.
ERMCare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditCare® **Primary 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**

EGX Membership Rules 2024

EGX

Applies To	Exchange members and relevant market participants
Operational Focus	Trading-risk controls, governance, segregation of duties, compliance monitoring, incident escalation and auditable evidence.
IncidentCare **Primary Fit**	Incident reporting, triage, investigation, root cause, corrective action, escalation and closure.
ERMCare **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Personal Data Protection Law No. 151 of 2020 and Executive Regulations No. 816 of 2025

PDPC

Applies To	Controllers, processors, data holders and data-protection officers within scope
Operational Focus	Data governance, processing records, security safeguards, DPO monitoring, incident assessment, required notifications and corrective-action evidence.
IncidentCare **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
ERMCare **Supporting Fit**	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
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	**Central Bank and Banking Sector Law No. 194 of 2020** CBE	**Official Source**
02	**Financial Cybersecurity Framework** CBE	**Official Source**
03	**Governance and Internal Control Regulations for PSOs and PSPs** CBE	**Official Source**
04	**Comprehensive Governance Rules for Non-Bank Financial Activities 2025** FRA	**Official Source**
05	**EGX Membership Rules 2024** EGX	**Official Source**
06	**Personal Data Protection Law No. 151 of 2020 and Executive Regulations No. 816 of 2025** PDPC	**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 Egypt.

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

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