



The Unified Competency Framework for Saudi Financial Sector

REFERENCE GUIDE



Version 3.0

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معاً نصنع الجدارات لبناء المستقبل
Together We Create Competencies to Build the Future



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Purpose Of This Document



This guide is targeted at professionals working in the Saudi financial services industry.

It is meant to provide an overview of the Saudi financial services (FS) competency framework.

As well as provide guidance for the implementation of the framework in both public and private institutions, as well as self career planning.



The Financial Sector

Introduction



- We are now at the beginning of a fourth industrial revolution driven by technology that will transform the way we work and live. We believe in the coming years more jobs in financial institutions are at high risk of automation than any other skilled industry. All of these developments meet at the intersection of people and technology.
- Locally this focus is reflected in the attention given to the financial sector via the “Financial Sector Development Program” (FSDP), one of the main programs launched by the Council of Economic and Development Affairs (CEDA) under the umbrella of Vision 2030.
- FSDP includes 42 initiatives that target financial sector institutions, the private sector, and individuals. Collectively, the initiatives will address the low coverage level of financial services, increase total size of financial assets, boost financial coverage, foster the savings culture, create new jobs in the financial sector, as well as support the digital transformation of the financial sector.
- The FSDP states in its list of goals that it will seek to enhance the capabilities of the local talent force, in order to enable financial institutions to support the growth of the private sector.

The Saudi Financial Sector competency framework

Introduction



- In line with FSDP goals, the Financial Academy launched an initiative to develop the “Saudi FS competency framework”
- With the aim to identify and clearly articulate the skills necessary for industry’s success, to be accessible and fully understood by individuals, employers, educators, and regulators alike.
- FA in collaboration with representative from the market, as well as local and international expert, developed the framework that will serve as a basis for its best in class training solutions and examinations, as well as a tool that can be adopted by FS organisations for design and implementation of broader talent management programs.
- The Saudi FS competency framework, also known as “JADARAT” includes:
 - List of job roles, classified and ranked under job families, and mapped to the industry sectors and segments.
 - Competency dictionary, including 3 types of competencies, and scaled competency descriptions.
 - Job roles descriptions, including assigned competencies for each role.
 - Career paths, indicating potential career movements within the industry.
- The framework will facilitate career development and talent management, as well as upskilling and reskilling initiatives in accordance with the changing market requirements.



A Framework with far reaching benefits for multiple stakeholders

The Saudi FS competency framework is not an “end product”, but is meant as a resource for multiple uses



EMPLOYERS

- Enhance HR practices.
- Better talent development and management programs.
- Benchmark skills and capabilities versus industry expectations.



INDIVIDUALS

- Review career options against skills match.
- Clarity of expectations at current and target roles.
- Assess skills required and consider options for upskilling.



REGULATORY BODIES

- Analyse skills and manpower gaps.
- Promote schemes to up-skill or re-skill the workforce.
- Raise professional standard and profile for the sector.



TRAINERS

- Develop programs that meet industry needs.
- Review programme quality.
- Counsel students on probable career options and clarify job expectations.





Key Concepts

What is a competency?

A competency can be defined as the set of behaviours or technical inputs and attributes that an incumbent must have or acquire to perform a job effectively.

What is a competency framework?

- A competency framework is the basic structure underlying the collection of individual competencies required by roles in an organisation. It is an essential tool to define shared expectations of skills and performance.
- Competency frameworks guide and support talent strategy in a number of areas from recruitment and talent development to performance management and succession planning, taking into account medium and long term talent needs.
- When developing and implementing a competency framework, you should only include assessable components, detail and flexibility need to be balanced to ensure comprehensiveness and avoid rigidity.

What is an industry competency framework?

- Industry competency frameworks depict the common knowledge, skills, and abilities in an industry or sector. The resulting framework forms the foundation on which career pathways can be developed. The articulation of broad industry-wide knowledge and skill needs supports the development of a workforce that can perform successfully.
- To reflect the changing nature of jobs and remain flexible to diverse career pathways, competency frameworks should be constantly reviewed and updated.

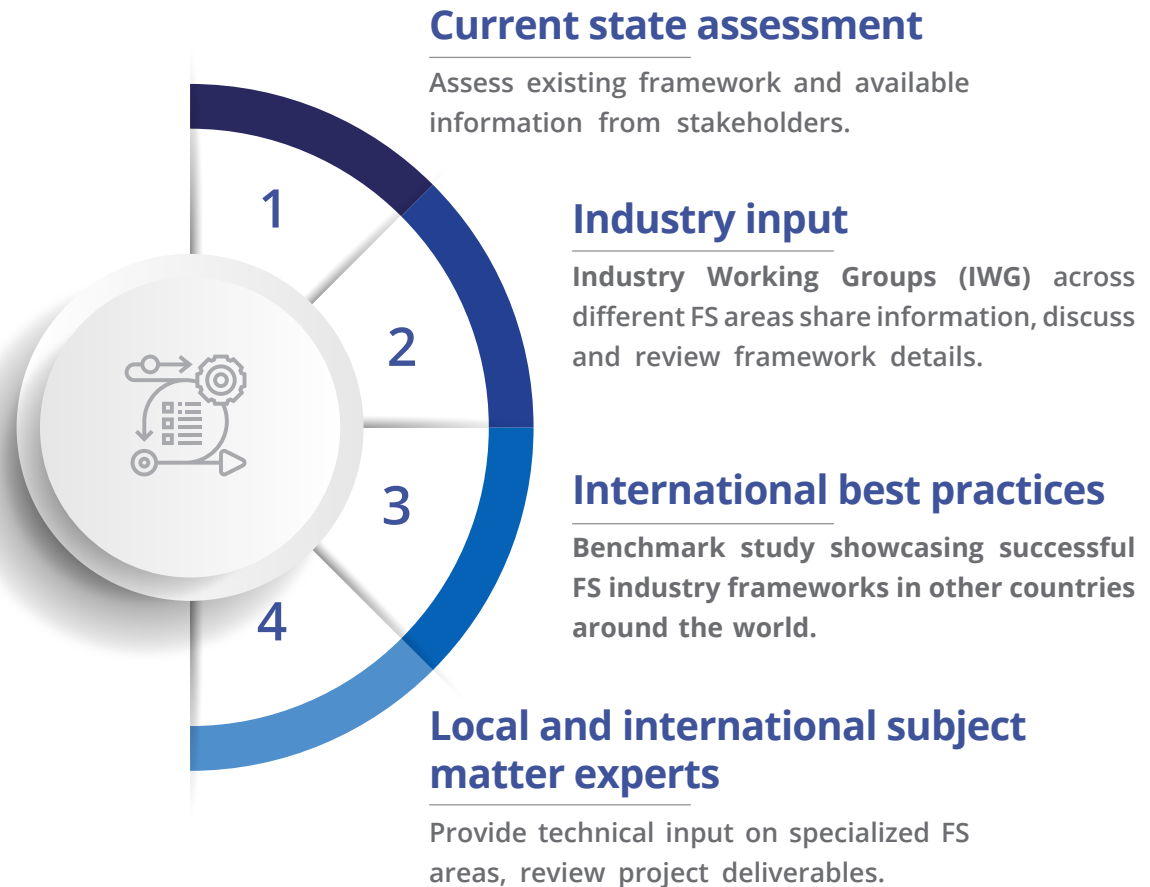


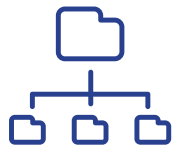
Methodology

Holistic approach

Based on the key principles for competency framework design and an understanding of the complexity and requirements for successful industry frameworks, we have considered a wide range of input to the design of the Saudi FS competency framework, also known as Jadarat

 Saudi FS
competency framework
Jadarat





Framework Components

The Saudi FS competency framework is composed from 4 distinct but intertwined parts:

1

Market structure, and typical roles found in the market.

2

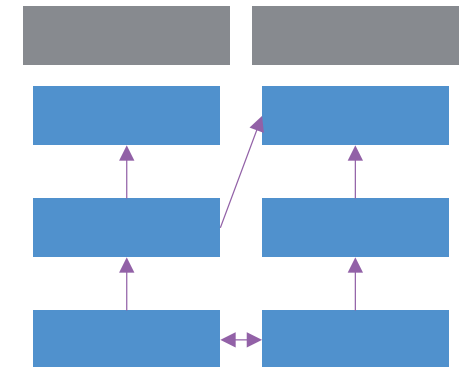
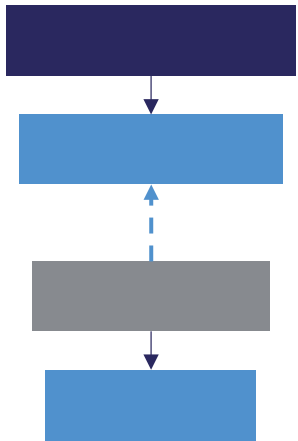
Competency dictionary, including 3 types of competencies, and scaled competency description.

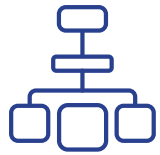
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Job roles descriptions, including assigned competencies for each role.

4

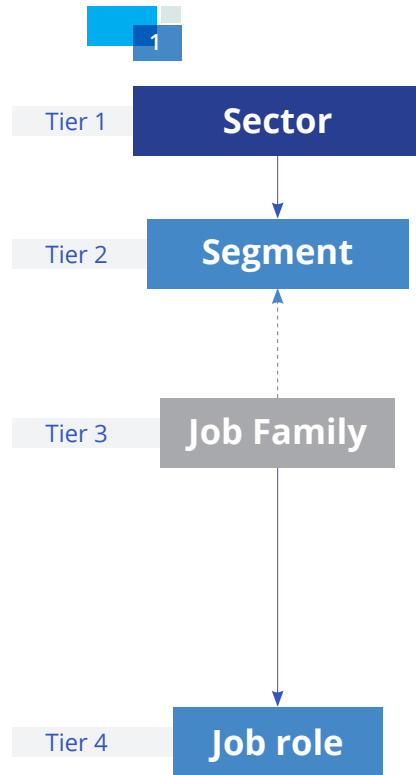
Career paths, indicating potential career movements within the industry.





Market Structure (1/2)

4 tier architecture, reflecting the market structure and typical roles found in the market

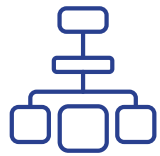


-----> Mapping

-----> Breakdown

- Four sectors were classified, as identified by SAMA and CMA: Banking, Capital Market, Insurance, and Financing Companies.
- Segments represent a breakdown of the main functional areas in each sector, reflecting the types of institutions within the sector, based on the uniqueness of activities (i.e. activities or services), and are therefore unique to sectors.
- Job families are groups of roles classified according to shared knowledge and skills requirements, enabling an accurate mapping of competencies to roles.
- Job families reflect the segment needs and market practices, highlighting similarities or differences between segments and sectors, and are therefore mapped to one or more segments.
- Job roles represent the typical roles found in each job family, which will allow accurate mapping of competencies, and facilitate career paths identification based on competency development .
- There are 5 levels available for job roles under each job family, spanning from entry level to senior management
- Job roles unique to their respective job families, and follow in their entirety the mapping of the job family.

Further details on market structure are available in appendix 2. Definitions of segment and job families are available in appendix 4 and 5, respectively.



Market Structure (2/2)

Job roles level description

Nature of role	Support		Professional		Management	Leadership
	Level 1 (Entry Level)	Level 2 (Professional Level)	Level 3 (Senior Professional Level)	Level 4 (Management Level)	Level 5 (Senior Management Level)	
Job role level						
Typical job role taxonomy	Administrator, Associate, etc.	Analyst, Specialist, Officer, etc.	Senior, Supervisor, Team lead, etc.	Manager, Area Manager, etc.	Head, Executive (C Suite), etc.	
Description / focus of role /knowledge	Performs specialized technical tasks and clerical, administrative or specialized support tasks in an office, field	Performs work in a specialized area of expertise that requires knowledge of fundamental themes, principles and concepts	Jobs that focus on managing" a body of work or a process are applying individual expertise Requires a specific level of knowledge or skills in a particular subject of critical value to the organization's business strategy	Focuses mainly on the management and implementation of operational objectives that help achieve long-term organization strategy	Establishes strategies for area of responsibility	
	Concentrates on own short-term goals and tasks at hand	Concentrates on short-term individual and team goals	Concentrates on short-term team goals	Concentrates on long-term department goals	Sets long-term strategic goals and helps shape the future of the business unit (or region)	



Competency Dictionary

2



- A competency dictionary, is a comprehensive list of skill-based competencies covering skill needs for job roles in all four sectors' activities
- The Saudi FS competency framework's competency dictionary includes a total of 87 competencies, split into 3 categories
 - 9 core competencies, representing general behaviours and knowledge areas shared by all professionals in the sector
 - Core competencies are mapped to each sector and shared by all job roles falling under it
 - 60 technical competencies, describing specific skills and knowledge needed for successful performance in any given role
 - Technical competencies are mapped to each job role, some technical competencies could be job family specific shared by all job roles in the job family, others job specific and only be mapped to the relevant job role
 - 17 behavioral competencies, describing behaviours relevant to specific job roles based on nature and level of the job
- Mapping of competencies to job roles facilitates skill development for all FS industry stakeholders

The competency dictionary is available in appendix 3.



Competency Cards



- Each competency card has a competency descriptor, and a scaled definition spread over 5 proficiency levels, providing further insights about the level of contribution needed
- Defining and describing scaled competencies with unique identifiers enhances mapping of the competency to different job roles at different levels and facilitates skill development throughout the career lifecycle
- The below table provides a description of the proficiency levels, and highlights the escalating nature in terms of contribution levels:

Proficiency level	Level 1 (Developing)	Level 2 (Supporting)	Level 3 (Applying)	Level 4 (Leading)	Level 5 (Shaping)
Description	• Tactical	• Tactical/ operational	• Operational	• Operational/ strategic	• Strategic
	• Performs within context of own job	• Performs within the context of own job and team	• Performs across teams or projects	• Performs across departments/BU or multiple teams	• Focuses on the organization as a whole
	• Applies basic technical skills	• Applies specialized knowledge / skills in own area	• Applies deep knowledge / skills in own area • Acts as a resource to colleagues	• Applies full professional experience / knowledge	• Shows visionary thinking and demonstrates expert knowledge

Competency cards are available in appendix 8.



Framework Structure

Job role descriptions and career paths

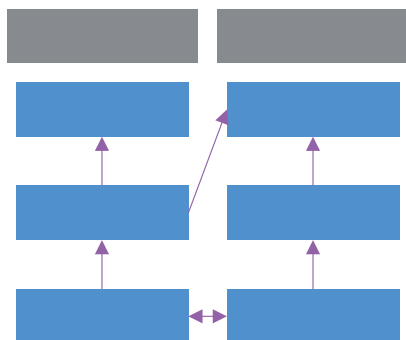
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- Job role descriptions provides the FS market with a strong standardised tool to match professional skills and expose FS professionals to new job opportunities

- Each job role description includes the job role title, job family, and corresponding codes as well as:
 - 4-6 accountabilities
 - 3 Core competencies, shared by all job roles in the same segment
 - Up to 12 Technical competencies, mapped based on skills needed for successful performance, majority of technical competencies are shared among job roles within the same job family
 - Up to 11 Behavioral competencies, mapped based on the nature and level of the job role

4



- Mapping scaled competencies to job roles facilitates the development of career paths, that in turn enables the FS industry to develop various upskilling and reskilling initiatives in accordance with the changing market requirements

- Career paths in the Saudi FS competency framework recognises 3 types of movement, based on comparable competencies and proficiency levels:
 - **Vertical moves**, occur within the same job family and are the natural progression in rank
 - **Horizontal moves**, represent a move to a different job family, within the same rank
 - **Diagonal moves**, represent a move to a different job family, as well as a progression in rank

Job role descriptions are available in appendix 7. Career paths are available in appendix 6.



Framework Structure

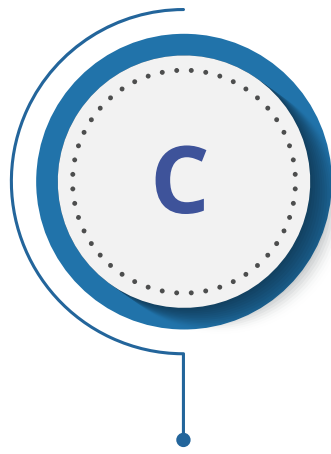
Coding

- Each component of the framework received a unique code to distinguish it, and facilitate the integration of the framework into any internal system
- Below is 1 example of a job role with a breakdown of its code

Compliance Manager



The 1st part of the code, is 1 letter indicating the sector it belongs to. **F** indicates that this job role is in the “Financing companies” sector.



The 2nd part of the code, is 2 letters indicating the job family it belongs to **CO** indicates that this job role is under the “Compliance, AML and CTF”.



The 3rd part of the code, is 1 digit indicating its level 4 indicates that this job role is at the manager level.



The 4th part of the code, is 1 digit indicating its number on the job level 1 indicates that this job role is the 1st of several at this level, and is therefore the “Compliance Manager”.

For further details on the coding of the framework components, please refer to appendix 1.



✓ Applying The Competency Framework

What are the uses of a competency framework?

- Competencies are the knowledge and skills needed to perform our daily activities, a competency framework simply organises the competencies needed to perform successfully in a job.
- The Saudi FS competency framework, provides a common point of reference for the different stakeholders present in the market. It is a powerful tool that facilitates exchange of information and cooperation between stakeholder, ultimately empowering them to reach their goals.
- This section of the guide is dedicated to the practical use of the competency framework, specifically around the uses, and tools and processes for implementation.

EMPLOYERS



- Enhance HR practices.
- Better talent development and management programs.
- Benchmark skills and capabilities versus industry expectations.

INDIVIDUALS



- Review career options against skills match.
- Clarity of expectations at current and target roles.
- Assess skills required and consider options for upskilling.

TRAINERS



- Develop programs that meet industry needs.
- Review programme quality.
- Counsel students on probable career options and clarify job expectations.

REGULATORY BODIES



- Analyse skills and manpower gaps.
- Promote schemes to up-skill or re-skill the workforce .
- Raise professional standard and profile for the sector.



Industry labour force planning

Benefits of implementation

- A key role that the framework serves is providing a single unified reference for all the stakeholder in the industry, and facilitates communication and exchange of knowledge.
- Regulators that communicate efficiently with employers and trainers to collect or exchange market data, are able to:
 - Better understand market dynamics.
 - Develop effective strategies to enhance the capabilities of the labour force.
 - Effectively update regulations to support the industry growth.

Process for implementation

- Adoption of the Saudi FS competency framework, will streamline:
 - The analysis of skill demand.
 - The analysis of skill supply currently available, and future influx.
 - Identification of gaps between skill supply and demand.
 - Accurate allocation of investments in awareness, reskilling or upskilling initiatives to remedy skill gaps.
 - Communication of accurate 'big picture' to other stakeholders, to inform their decision making processes.



Curriculum development and evaluation

Benefits of implementation

- The framework's competencies can be used to develop new or evaluate existing course content, to ensure it aligns with the competencies in demand in the local market.
- Using the scaled competency descriptions, curriculum developers would be able to learning materials that accurately reflects the necessary knowledge, and skills required for successful performance.
 - The framework would not replace existing processes for developing curriculum, rather it would act as a tool for the curriculum developers to ensure lessons meet the appropriate knowledge and skill requirements.

Process for implementation

- To develop a competency based curriculum:
 - Determine relevant competencies.
 - Translated competencies into learning objectives.
 - Develop lessons that will lead to the desired level of mastery.
- To evaluate a curriculum using the competencies:
 - Determine relevant competencies.
 - Compare the learning objectives of the curriculum to those of the relevant competencies to identify gaps.
 - Determine steps to fill gaps, by addressing learning objectives not covered, eliminating repetitions or ensuring repetitions leads to increased mastery.



Career exploration and planning

Benefits of implementation

- The framework's job role profiles and career paths, would enable individuals to explore their career options to make informed decisions.
- Students wishing to enter the industry, may explore the framework, to get a better grasp on their career options and required skills and knowledge. Which would enable them to better choose courses, that will pave the way to their desired career paths. This exercise could be performed on their own or with the aid of career guidance counsellors.
- FS professionals currently working in the industry, could explore various career paths available to them from their current positions, and put in place a career plan that meets their aspirations, this could be done on their own or as part of their learning and development plan with an existing employer.

Process for implementation

- Students would be able to:
 - Familiarize themselves with career options in the industry.
 - Determine a suitable entry point, based on their skills and aspirations.
 - Plan courses in line with industry demands, or desired career path.
- FS professionals currently working in the industry may:
 - Develop career goals and plans.
 - Conduct self-assessment using personality and aptitude tests.
 - Determine needed training, certificate, or education to achieve the desired next step in their career.
 - Conduct a targeted job searches.
 - Prepare for competency based interviews.



Talent management

Benefits of implementation

- Competency based management benefit the entire talent management spectrum, from recruitment, to learning and development, performance management, and career planning and succession management.
- Competencies are a potent tool for the acquisitions, management and retention of valued talent. Successful integration can facilitate alignment between individual employee behaviour and performance, and the organisation's goals.
- A key step for integrating the competency framework into your HR programs, is to identify key skills and behaviours necessary for successful performance for each job, map the relevant competencies at the desired proficiency level and include them in the job description.

Process for implementation

- Once relevant competencies have been identified and included in job descriptions:
 - Line managers and HR, could identify career paths based on the competencies and proficiency levels assigned to each job description. And develop manpower plans that would inform the organisation's career planning and succession planning, learning and development plans, and hiring plans.
 - Hiring managers could conduct competency based interviews, using targeted questions or tests to assess the prospective hire's suitability for to the position.
 - Line managers and HR, could use competencies to more accurately communicate performance expectations to incumbents, and later as a basis for performance management.
 - Learning and development managers, could assess individual incumbents based on the specific competencies and desired proficiency levels, and provide L&D plans and activities tailored to each individual's needs (based current knowledge and performance) and those of the organisation (based on career and succession planning).



Competency framework development

Benefits of Implementation

- While developing your own framework from scratch may more accurately reflect specific vision and values, adopting the Saudi Financial Services Industry Competency Framework would maintain the link to the local talent market, as well as saving both time and money.
- The organisation can ensure its specific vision and values get reflected, by making the framework their own through adaptations made internally or with the assistance of outside experts.

Process for Implementation

- In order to leverage the framework you would need to design a suitable framework architecture, that describes the different parts of the framework, and set the fundamental rules and process that will guide the development of the framework
The following questions can be a useful guide:
 - Which parts of the organisation will be covered by the framework?
 - Which HR programs will be integrated?
 - What kind of competencies will the job profile include?
 - What will be included in each competency card?
 - How many proficiency levels would each competency have?
- Internal stakeholders should be engaged at every step of the development, to verify that the content developed accurately reflects reality.
- After having settled on the desired framework architecture suitable for your organisation, the HR team should match the job families and jobs at the organisation, to the job families and job roles from the Saudi FS competency framework, to facilitate the mapping of competencies and inclusion in job descriptions.



Appendix 1: Coding

Sector and segment coding

- Each of the 4 sector was allocated a 1 letter code.
- Segments are unique to sectors, and were therefore designated by the code of the corresponding sector, in addition to a 2 digit code.
- The full list of segments is available in appendix 2.

Sector code	Sector
B	Banking
C	Capital market
F	Financing
I	Insurance

Sector code	Sector	Segment code	Segment
I	Insurance	I01	(Insurance) Brokerage
		I02	General Insurance
		I03	Medical Insurance
		I04	Protection and Savings
		I05	Reinsurance



Appendix 1: Coding

Job family coding

- Each of the 33 job families was assigned a unique 2 letter code, the full list of job families is available in appendix 2.
- Job families are mapped to one or more segments.
 - Job families could be found under several segments in different sectors, e.g. 'Clearing, reconciliation & settlements' job family found under several segments in the Banking, Capital market, and Financing companies sectors.
 - Or under several segments but unique to the sector, e.g. 'Underwriting' job family found only under segments in the Insurance sector.
 - Or could be unique to a segment (and inherently sector), e.g. 'Credit modelling' job family found solely under the 'Credit rating' segment in the Banking sector.
 - Four job families dubbed 'cross sector job families' are found under all segments in all sectors: Risk management, Compliance, Customer care, and Product development.
- The mapping to segments bears no effects on the content of the job family descriptions, or job roles falling under it, therefore its code was not included in the job family code to avoid unnecessary redundancy.
- Core competencies on the other hand are shared by all job roles in a sector, in order to carry that distinction in the code the 1 letter sector code was added before the 2 letter job family code, resulting in a duplication of some job families, and increasing the number to 57.
- The full list of job families mapped to sectors is available in appendix 2.

Job family code	Job Family
CU	Custody
CC	Customer care

Job family code	Job Family
CCU	Custody
BCC	Customer care
CCC	Customer care
FCC	Customer care
ICC	Customer care



Appendix 1: Coding

Job role coding

- Job roles follow in their entirety the mapping of their respective job families, therefore take the 3 letter code of their job family, which includes the sector code, in addition to a 2 digit code.
- The 1st digit indicates the rank of the job role, and therefore must fall between “1” and “5”.
- The 2nd digit indicates whether there is 1 or more job roles of the same rank in a job family.
 - “0” indicates that the job family has only has 1 job role at the relevant rank.
 - In case there were more than 1 job role at the same rank in the same job family, the “0” is replaced with any other digit, starting with “1” and increasing as needed, currently we have several occurrences of 2 job roles at the same rank in the same job family.

Job family	Job family code	Job role rank	Job role code	Job role
Compliance, AML, and CTF	FCO	5	FCO50	Head of Compliance and anti-money laundering
		4	FCO42	AML Manager
		4	FCO41	Compliance Manager
		3	FCO30	Senior Compliance Specialist
		2	FCO22	AML Officer
		2	FCO21	Compliance Officer
		1	FCO10	Compliance Administrator



Appendix 1: Coding

Competency coding

- Competencies have code formed by 1 letter indicating the type of the competency, followed by 2 digits.
 - **C** for Core competencies.
 - **T** for Technical competencies.
 - **B** for Behavioral competencies.

Competency type	Competency code	Competency title
Core competency	C02	Regulatory Knowledge (Banking)
Technical competency	T16	Compliance Monitoring
Behavioural competency	B17	Problem Solving



Appendix 2: Market structure

Sectors and segments breakdown

Sector code	Sector	Segment code	Segment
B	Banking	B01	Corporate Banking
		B02	Credit Bureau
		B03	Payment Systems
		B04	Private Banking
		B06	SME Banking
C	Capital Market	C01	Credit Rating
		C02	(Capital Market) Brokerage
		C03	Asset Management
		C04	Investment Banking (ECM, DCM, M&A)
		C05	Stock Exchange
		C06	Wealth Management

Sector code	Sector	Segment code	Segment
F	Financing	F01	Finance Lease / Leasing
		F02	Consumer Lending
		F03	Credit Card Finance
		F04	Microfinance
		F05	Mortgage
		F06	Production Assets Finance
		F07	SME Financing
I	Insurance	I01	(Insurance) Brokerage
		I02	General Insurance
		I03	Medical Insurance
		I04	Protection and Savings
		I05	Reinsurance



Appendix 2: Market structure

List of job families

Job family code	Job Family	Job family code	Job Family
AC	Actuary	CE	Credit Modelling
BO	Banking Operations	CD	Credit Rating Analysis
CL	Claims	CU	Custody
CS	Clearing, Reconciliation and Settlements	CC	Customer Care
CA	Collateral / Asset Valuation	DB	Dealing - Broking
CM	Collateral Management	DC	Delivery Channels
CR	Collection and Recovery	FP	Finance Operations
CO	Compliance, AML, and CTF	FO	Finance Origination
CT	Credit	FA	Financial Advisory



Appendix 2: Market structure

List of job families

Job family code	Job Family
HO	Health Operations
LA	Loss Adjustment/ Assessors
OS	Origination and Structuring
PO	Policy Operations
PM	Portfolio Management
PF	Portfolio/ Fund Management
PD	Product Development
RR	Reinsurance / Retro Operations

Job family code	Job Family
RM	Risk Management
SA	Sharia Advisory and Research
SC	Sharia Compliance and Audit
SI	Sales and Distribution / Intermediaries
SS	Sell-Side Research
TR	Treasury
UN	Underwriting



Appendix 2: Market structure

List of job families

Job family code	Job Family
CG	Corporate Governance
CP	Corporate Strategy
CY	Cyber Security
DS	AI and Data Science
FI	Finance
FM	Facilities Management
LE	Legal
IA	Internal Audit

Job family code	Job Family
IR	Investor Relations
PA	Project Management
MA	Marketing
PR	Procurement
IT	Information Technology
HR	Human Resources



Appendix 2: Market structure

Banking job families

Sector code	Job family code	Banking job family code	Job Family
B	BO	BBO	Banking Operations
B	CS	BCS	Clearing, Reconciliation and Settlements
B	CM	BCM	Collateral Management
B	CR	BCR	Collection and Recovery
B	CO	BCO	Compliance, AML, and CTF
B	CT	BCT	Credit
B	CE	BCE	Credit Modelling
B	CC	BCC	Customer Care

Sector code	Job family code	Banking job family code	Job Family
B	DC	BDC	Delivery Channels
B	FA	BFA	Financial Advisory
B	PM	BPM	Portfolio Management
B	PD	BPD	Product Development
B	RM	BRM	Risk Management
B	SA	BSA	Sharia Advisory and Research
B	SC	BSC	Sharia Compliance and Audit
B	TR	BTR	Treasury



Appendix 2: Market structure

Banking job families

Sector code	Job family code	Banking job family code	Job Family
B	CG	BCG	Corporate Governance
B	CP	BCP	Corporate Strategy
B	CY	BCY	Cyber Security
B	DS	BDS	AI and Data Science
B	FI	BFI	Finance
B	FM	BFM	Facilities Management
B	LE	BLE	Legal
B	IA	BIA	Internal Audit

Sector code	Job family code	Banking job family code	Job Family
B	IR	BIR	Investor Relations
B	PA	BPA	Project Management
B	MA	BMA	Marketing
B	PR	BPR	Procurement
B	IT	BIT	Information Technology
B	HR	BHR	Human Resources



Appendix 2: Market structure

Capital Market job families

Sector code	Job family code	Capital Market job family code	Job Family	Sector code	Job family code	Capital Market job family code	Job Family
C	CS	CCS	Clearing, Reconciliation and Settlements	C	FA	CFA	Financial Advisory
C	CM	CCM	Collateral Management	C	OS	COS	Origination and Structuring
C	CO	CCO	Compliance, AML, and CTF	C	PF	CPF	Portfolio/ Fund Management
C	CD	CCD	Credit Rating Analysis	C	PD	CPD	Product Development
C	CU	CCU	Custody	C	RM	CRM	Risk Management
C	CC	CCC	Customer care	C	SS	CSS	Sell-Side Research
C	DB	CDB	Dealing - Broking				



Appendix 2: Market structure

Capital Market job families

Sector code	Job family code	Capital Market job family code	Job Family
C	CG	CCG	Corporate Governance
C	CP	CCP	Corporate Strategy
C	CY	CCY	Cyber Security
C	DS	CDS	AI and Data Science
C	FI	CFI	Finance
C	FM	CFM	Facilities Management
C	LE	CLE	Legal
C	HR	CHR	Human Resources

Sector code	Job family code	Capital Market job family code	Job Family
C	IA	CIA	Internal Audit
C	IR	CIR	Investor Relations
C	PA	CPA	Project Management
C	MA	CMA	Marketing
C	PR	CPR	Procurement
C	IT	CIT	Information Technology



Appendix 2: Market structure

Financing job families

Sector code	Job family code	Financing job family code	Job Family
F	CS	FCS	Clearing, Reconciliation and Settlements
F	CA	FCA	Collateral / Asset Valuation
F	CM	FCM	Collateral Management
F	CR	FCR	Collection and Recovery
F	CO	FCO	Compliance, AML, and CTF
F	CT	FCT	Credit

Sector code	Job family code	Financing job family code	Job Family
F	CC	FCC	Customer Care
F	FO	FFO	Finance Origination
F	FP	FFP	Finance Operations
F	PM	FPM	Portfolio Management
F	PD	FPD	Product Development
F	RM	FRM	Risk Management



Appendix 2: Market structure

Financing job families

Sector code	Job family code	Financing job family code	Job Family
F	CG	FCG	Corporate Governance
F	CP	FCP	Corporate Strategy
F	CY	FCY	Cyber Security
F	DS	FDS	AI and Data Science
F	FI	FFI	Finance
F	FM	FFM	Facilities Management
F	LE	FLE	Legal

Sector code	Job family code	Financing job family code	Job Family
F	IA	FIA	Internal Audit
F	IR	FIR	Investor Relations
F	PA	FPA	Project Management
F	MA	FMA	Marketing
F	PR	FPR	Procurement
F	IT	FIT	Information Technology
F	HR	FHR	Human Resources



Appendix 2: Market structure

Insurance job families

Sector code	Job family code	Insurance job family code	Job Family	Sector code	Job family code	Insurance job family code	Job Family
I	AC	IAC	Actuary	I	HO	IHO	Health Operations
I	CL	ICL	Claims	I	LA	ILA	Loss Adjustment/ Assessors
I	CA	ICA	Collateral / Asset Valuation	I	PO	IPO	Policy Operations
I	CR	ICR	Collection and Recovery	I	PD	IPD	Product Development
I	CO	ICO	Compliance, AML, and CTF	I	RR	IRR	Reinsurance / Retro Operations
I	CC	ICC	Customer Care	I	RM	IRM	Risk Management



Appendix 2: Market structure

Insurance job families

Sector code	Job family code	Financing job family code	Job Family
I	CG	ICG	Corporate Governance
I	CP	ICP	Corporate Strategy
I	CY	ICY	Cyber Security
I	DS	IDS	AI and Data Science
I	FI	IFI	Finance
I	FM	IFM	Facilities Management
I	LE	ILE	Legal

Sector code	Job family code	Financing job family code	Job Family
I	IA	IIA	Internal Audit
I	IR	IIR	Investor Relations
I	PA	IPA	Project Management
I	MA	IMA	Marketing
I	PR	IPR	Procurement
I	IT	IIT	Information Technology
I	HR	IHR	Human Resources



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Banking Operations	BBO	5	BBO50	Head of Banking Operations
Banking Operations	BBO	4	BBO40	Banking Operations Manager
Banking Operations	BBO	3	BBO30	Banking Operations Team Lead
Banking Operations	BBO	2	BBO20	Banking Operations Officer
Banking Operations	BBO	1	BBO10	Banking Operations Administrator
Clearing, Reconciliation and Settlements	BCS	5	BCS50	Head of Clearing & Settlements
Clearing, Reconciliation and Settlements	BCS	4	BCS40	Clearing and Settlements Manager
Clearing, Reconciliation and Settlements	BCS	2	BCS20	Clearing and Settlements Specialist
Clearing, Reconciliation and Settlements	BCS	1	BCS10	Clearing and Settlements Administrator
Collateral Management	BCM	5	BCM50	Head of Collateral Management
Collateral Management	BCM	4	BCM40	Collateral Manager
Collateral Management	BCM	2	BCM20	Collateral Management Specialist



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Collection and Recovery	BCR	5	BCR50	Head of Collection and Recovery
Collection and Recovery	BCR	4	BCR40	Collection Manager
Collection and Recovery	BCR	3	BCR30	Senior Collection Specialist
Collection and Recovery	BCR	2	BCR20	Collection Officer
Compliance, AML, and CTF	BCO	5	BCO50	Head of Compliance and Anti-Money Laundering
Compliance, AML, and CTF	BCO	4	BCO42	AML Manager
Compliance, AML, and CTF	BCO	4	BCO41	Compliance Manager
Compliance, AML, and CTF	BCO	3	BCO30	Senior Compliance Specialist
Compliance, AML, and CTF	BCO	2	BCO22	AML Officer
Compliance, AML, and CTF	BCO	2	BCO21	Compliance Officer
Compliance, AML, and CTF	BCO	1	BCO10	Compliance Administrator
Credit	BCT	5	BCT50	Head of Credit
Credit	BCT	4	BCT40	Credit Manager
Credit	BCT	3	BCT30	Credit Supervisor
Credit	BCT	2	BCT20	Credit Specialist
Credit	BCT	1	BCT10	Credit Administrator



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Credit Modelling	BCE	5	BCE50	Head of Credit Modelling
Credit Modelling	BCE	4	BCE40	Credit Modelling Manager
Credit Modelling	BCE	3	BCE30	Senior Credit Modelling Specialist
Credit Modelling	BCE	2	BCE20	Credit Modelling Analyst
Customer Care	BCC	5	BCC50	Head of Customer Care
Customer Care	BCC	4	BCC40	Customer Care Manager
Customer Care	BCC	3	BCC30	Senior Customer Care Specialist
Customer Care	BCC	1	BCC10	Customer Care Associate
Delivery Channels	BDC	5	BDC50	Head of Delivery Channels
Delivery Channels	BDC	4	BDC42	Alternative Channel Manager
Delivery Channels	BDC	4	BDC41	Branch Manager
Delivery Channels	BDC	3	BDC30	Alternative Channel Team Leader (channel specialisation)
Delivery Channels	BDC	2	BDC22	Alternative Channel Specialist
Delivery Channels	BDC	2	BDC21	Senior Teller
Delivery Channels	BDC	1	BDC10	Teller



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Financial Advisory	BFA	5	BFA50	Head of Financial Advisory
Financial Advisory	BFA	4	BFA40	Financial Advisory Manager
Financial Advisory	BFA	3	BFA30	Financial Advisor
Financial Advisory	BFA	2	BFA20	Financial Analyst
Portfolio Management	BPM	5	BPM50	Head of Portfolio Management
Portfolio Management	BPM	4	BPM40	Portfolio Manager
Portfolio Management	BPM	3	BPM30	Assistant Portfolio Manager
Portfolio Management	BPM	2	BPM20	Portfolio Analyst
Product Development	BPD	5	BPD50	Head of Product Development
Product Development	BPD	4	BPD40	Product Development Manager
Product Development	BPD	3	BPD30	Product Development Supervisor
Product Development	BPD	2	BPD20	Product Development Specialist
Product Development	BPD	1	BPD10	Product Development Associate



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Risk Management	BRM	5	BRM50	Head of Risk Management
Risk Management	BRM	4	BRM40	Risk Manager
Risk Management	BRM	3	BRM30	Senior Risk Specialist
Risk Management	BRM	2	BRM20	Risk Analyst
Risk Management	BRM	1	BRM10	Risk Associate
Sharia Advisory and Research	BSA	5	BSA50	Head of Sharia Advisory and Research
Sharia Advisory and Research	BSA	4	BSA40	Sharia Advisory and Research Manager
Sharia Advisory and Research	BSA	3	BSA30	Senior Sharia Advisory and Research Specialist
Sharia Advisory and Research	BSA	2	BSA20	Sharia Advisory and Research Specialist
Sharia Advisory and Research	BSA	1	BSA10	Sharia Advisory and Research Assistant



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Corporate Governance	BCG	5	BCG50	Head of Corporate Governance
Corporate Governance	BCG	4	BCG40	Corporate Governance Manager
Corporate Governance	BCG	3	BCG30	Senior Corporate Governance Specialist
Corporate Governance	BCG	2	BCG20	Corporate Governance Analyst
Corporate Strategy	BCP	5	BCP50	Head of Corporate Strategy
Corporate Strategy	BCP	4	BCP40	Corporate Strategy Manager
Corporate Strategy	BCP	3	BCP30	Senior Corporate Strategy Specialist
Corporate Strategy	BCP	2	BCP20	Corporate Strategy Specialist
Cyber Security	BCY	5	BCY50	Head of Cyber Security
Cyber Security	BCY	4	BCY40	Cyber Security Manager
Cyber Security	BCY	3	BCY30	Senior Cyber Security Specialist
Cyber Security	BCY	2	BCY20	Cyber Security Specialist
AI and Data Science	BDS	5	BDS50	Head of Data Science



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
AI and Data Science	BDS	4	BDS40	Data Science Manager
AI and Data Science	BDS	3	BDS30	Senior Data Science Analyst
AI and Data Science	BDS	2	BDS20	Data Science Analyst
AI and Data Science	BDS	1	BDS10	Data Science Associate
Finance	BFI	5	BFI50	Head of Finance
Finance	BFI	4	BFI43	Zakat and Tax Manager
Finance	BFI	4	BFI42	Asset Liability Management Manager
Finance	BFI	4	BFI41	Financial Control Manager
Finance	BFI	3	BFI33	Senior Zakat and Tax Specialist
Finance	BFI	3	BFI32	Asset Liability Management Supervisor
Finance	BFI	3	BFI31	Senior Finance Specialist
Finance	BFI	2	BFI23	Zakat and Tax specialist
Finance	BFI	2	BFI22	Asset Liability Management Specialist



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Finance	BFI	2	BFI21	Finance Specialist
Facilities Management	BFM	5	BFM50	Head of Facilities Management
Facilities Management	BFM	4	BFM40	Facilities Management Manager
Facilities Management	BFM	3	BFM30	Facilities Management Supervisor
Facilities Management	BFM	2	BFM20	Facilities Management Specialist
Facilities Management	BFM	1	BFM10	Facilities Management Administrator
Legal	BLE	5	BLE50	Head of Legal
Legal	BLE	4	BLE40	Legal Manager
Legal	BLE	3	BLE30	Senior Legal Specialist
Legal	BLE	2	BLE20	Legal specialist
Internal Audit	BIA	5	BIA50	Head of Internal Audit
Internal Audit	BIA	4	BIA40	Internal Audit Manager
Internal Audit	BIA	3	BIA30	Internal Audit Team Lead



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Internal Audit	BIA	2	BIA20	Internal Audit specialist
Internal Audit	BIA	1	BIA10	Internal Audit Associate
Investor Relations	BIR	5	BIR50	Head of Investor Relations
Investor Relations	BIR	4	BIR40	Investor Relations Manager
Investor Relations	BIR	3	BIR30	Senior Investor Relations Analyst
Investor Relations	BIR	2	BIR20	Investor Relations Analyst
Investor Relations	BIR	1	BIR10	Investor Relations Associate
Project Management	BPA	5	BPA50	Head of Project Management
Project Management	BPA	4	BPA40	Portfolio Manager
Project Management	BPA	3	BPA30	Program Manager
Project Management	BPA	2	BPA20	Project Manager
Project Management	BPA	1	BPA10	Project Coordinator
Marketing	BMA	5	BMA50	Head of Marketing



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Marketing	BMA	4	BMA40	Marketing Manager
Marketing	BMA	3	BMA30	Senior Marketing Specialist
Marketing	BMA	2	BMA20	Marketing Specialist
Procurement	BPR	5	BPR50	Head of Procurement
Procurement	BPR	4	BPR40	Procurement Manager
Procurement	BPR	3	BPR30	Senior Procurement Specialist
Procurement	BPR	2	BPR20	Procurement Specialist
Procurement	BPR	1	BPR10	Procurement Associate
Information Technology	BIT	5	BIT50	Head of Information Technology
Information Technology	BIT	4	BIT44	Network and Infrastructure Manager
Information Technology	BIT	4	BIT43	IT Development Manager
Information Technology	BIT	4	BIT42	IT Governance Manager
Information Technology	BIT	4	BIT41	IT Operations Manager



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Information Technology	BIT	3	BIT34	Senior Network and Infrastructure Engineer
Information Technology	BIT	3	BIT33	Senior IT Development Specialist
Information Technology	BIT	3	BIT32	Senior IT Governance Specialist
Information Technology	BIT	3	BIT31	IT Operations Team Lead
Information Technology	BIT	2	BIT24	Network and Infrastructure Engineer
Information Technology	BIT	2	BIT23	IT Development Specialist
Information Technology	BIT	2	BIT22	IT Governance Analyst
Information Technology	BIT	2	BIT21	IT Operations Specialist
Information Technology	BIT	1	BIT14	Network and Infrastructure Technician
Information Technology	BIT	1	BIT11	IT Support Administrator
Human Resources	BHR	5	BHR50	Head of Human Resources
Human Resources	BHR	4	BHR44	Talent Acquisition Manager
Human Resources	BHR	4	BHR43	Organisational Development Manager



Appendix 2: Market structure

Banking job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Human Resources	BHR	4	BHR42	Learning and Development Manager
Human Resources	BHR	4	BHR41	Human Resources Operations Manager
Human Resources	BHR	3	BHR34	Senior Talent Acquisition Specialist
Human Resources	BHR	3	BHR33	Senior Organisational Development Specialist
Human Resources	BHR	3	BHR32	Senior Learning and Development Specialist
Human Resources	BHR	3	BHR31	Senior Human Resource Operations Specialist
Human Resources	BHR	2	BHR24	Talent Acquisition Specialist
Human Resources	BHR	2	BHR23	Organisational Development Specialist
Human Resources	BHR	2	BHR22	"Learning and Development Specialist "
Human Resources	BHR	2	BHR21	Human Resource Operations Specialist
Human Resources	BHR	1	BHR14	Talent Acquisition Coordinator
Human Resources	BHR	1	BHR12	Learning and Development Administrator
Human Resources	BHR	1	BHR11	Human Resource Operations Administrator



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Clearing, Reconciliation and Settlements	CCS	5	CCS50	Head of Clearing & Settlements
Clearing, Reconciliation and Settlements	CCS	4	CCS40	Clearing and Settlements Manager
Clearing, Reconciliation and Settlements	CCS	2	CCS20	Clearing and Settlements Specialist
Clearing, Reconciliation and Settlements	CCS	1	CCS10	Clearing and Settlements Administrator
Collateral Management	CCM	5	CCM50	Head of Collateral Management
Collateral Management	CCM	4	CCM40	Collateral Manager
Collateral Management	CCM	2	CCM20	Collateral Management Specialist
Compliance, AML, and CTF	CCO	5	CCO50	Head of Compliance and Anti-Money Laundering
Compliance, AML, and CTF	CCO	4	CCO42	AML Manager
Compliance, AML, and CTF	CCO	4	CCO41	Compliance Manager
Compliance, AML, and CTF	CCO	3	CCO30	Senior Compliance Specialist
Compliance, AML, and CTF	CCO	2	CCO22	AML Officer
Compliance, AML, and CTF	CCO	2	CCO21	Compliance Officer
Compliance, AML, and CTF	CCO	1	CCO10	Compliance Administrator



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Credit Rating Analysis	CCD	5	CCD50	Head of Credit Rating Analysis
Credit Rating Analysis	CCD	4	CCD40	Credit Rating Analysis Manager
Credit Rating Analysis	CCD	2	CCD20	Credit Rating Analyst
Custody	CCU	5	CCU50	Head of Custody
Custody	CCU	4	CCU40	Custody Operations Manager
Custody	CCU	3	CCU30	Senior Custody Operations Specialist
Custody	CCU	2	CCU20	Custody Operations Specialist
Custody	CCU	1	CCU10	Custody Administrator
Customer Care	CCC	5	CCC50	Head of Customer Care
Customer Care	CCC	4	CCC40	Customer Care Manager
Customer Care	CCC	3	CCC30	Senior Customer Care Specialist
Customer Care	CCC	1	CCC10	Customer Care Associate



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Dealing - Broking	CDB	5	CDB50	Head of Dealing - Broking
Dealing - Broking	CDB	4	CDB40	Dealing-Broking Manager
Dealing - Broking	CDB	3	CDB30	Senior Dealer-Broker
Dealing - Broking	CDB	2	CDB20	Dealer-Broker
Financial Advisory	CFA	5	CFA50	Head of Financial Advisory
Financial Advisory	CFA	4	CFA40	Financial Advisory Manager
Financial Advisory	CFA	3	CFA30	Financial Advisor
Financial Advisory	CFA	2	CFA20	Financial Analyst
Origination and Structuring	COS	5	COS50	Head of Origination & Structuring
Origination and Structuring	COS	4	COS40	Origination and Structuring Manager
Origination and Structuring	COS	2	COS20	Origination and Structuring Analyst
Origination and Structuring	COS	1	COS10	Origination Associate



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Portfolio/ Fund Management	CPF	5	CPF50	Head of Portfolio/ Fund Management
Portfolio/ Fund Management	CPF	4	CPF40	Portfolio/ Fund Manager
Portfolio/ Fund Management	CPF	3	CPF30	Assistant Portfolio/ Fund Manager
Portfolio/ Fund Management	CPF	2	CPF20	Portfolio/ Fund Analyst
Product Development	CPD	5	CPD50	Head of Product Development
Product Development	CPD	4	CPD40	Product Development Manager
Product Development	CPD	3	CPD30	Product Development Supervisor
Product Development	CPD	2	CPD20	Product Development Specialist
Product Development	CPD	1	CPD10	Product Development Associate



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Risk Management	CRM	5	CRM50	Head of Risk Management
Risk Management	CRM	4	CRM40	Risk Manager
Risk Management	CRM	3	CRM30	Senior Risk Specialist
Risk Management	CRM	2	CRM20	Risk Analyst
Risk Management	CRM	1	CRM10	Risk Associate
Sell-Side Research	CSS	4	CSS40	Sell-Side Research Manager
Sell-Side Research	CSS	3	CSS30	Sell-Side Senior Researcher
Sell-Side Research	CSS	2	CSS20	Sell-Side Researcher



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Corporate Governance	CCG	5	CCG50	Head of Corporate Governance
Corporate Governance	CCG	4	CCG40	Corporate Governance Manager
Corporate Governance	CCG	3	CCG30	Senior Corporate Governance Specialist
Corporate Governance	CCG	2	CCG20	Corporate Governance Analyst
Corporate Strategy	CCP	5	CCP50	Head of Corporate Strategy
Corporate Strategy	CCP	4	CCP40	Corporate Strategy Manager
Corporate Strategy	CCP	3	CCP30	Senior Corporate Strategy Specialist
Corporate Strategy	CCP	2	CCP20	Corporate Strategy Specialist
Cyber Security	CCY	5	CCY50	Head of Cyber Security
Cyber Security	CCY	4	CCY40	Cyber Security Manager
Cyber Security	CCY	3	CCY30	Senior Cyber Security Specialist
Cyber Security	CCY	2	CCY20	Cyber Security Specialist
AI and Data Science	CDS	5	CDS50	Head of Data Science



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
AI and Data Science	CDS	4	CDS40	Data Science Manager
AI and Data Science	CDS	3	CDS30	Senior Data Science Analyst
AI and Data Science	CDS	2	CDS20	Data Science Analyst
AI and Data Science	CDS	1	CDS10	Data Science Associate
Finance	CFI	5	CFI50	Head of Finance
Finance	CFI	4	CFI43	Zakat and Tax Manager
Finance	CFI	4	CFI42	Asset Liability Management Manager
Finance	CFI	4	CFI41	Financial Control Manager
Finance	CFI	3	CFI33	Senior Zakat and Tax Specialist
Finance	CFI	3	CFI32	Asset Liability Management Supervisor
Finance	CFI	3	CFI31	Senior Finance Specialist
Finance	CFI	2	CFI23	Zakat and Tax specialist
Finance	CFI	2	CFI22	Asset Liability Management Specialist



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Finance	CFI	2	CFI21	Finance Specialist
Facilities Management	CFM	5	CFM50	Head of Facilities Management
Facilities Management	CFM	4	CFM40	Facilities Management Manager
Facilities Management	CFM	3	CFM30	Facilities Management Supervisor
Facilities Management	CFM	2	CFM20	Facilities Management Specialist
Facilities Management	CFM	1	CFM10	Facilities Management Administrator
Legal	CLE	5	CLE50	Head of Legal
Legal	CLE	4	CLE40	Legal Manager
Legal	CLE	3	CLE30	Senior Legal Specialist
Legal	CLE	2	CLE20	Legal specialist
Internal Audit	CIA	5	CIA50	Head of Internal Audit
Internal Audit	CIA	4	CIA40	Internal Audit Manager
Internal Audit	CIA	3	CIA30	Internal Audit Team Lead



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Internal Audit	CIA	2	CIA20	Internal Audit specialist
Internal Audit	CIA	1	CIA10	Internal Audit Associate
Investor Relations	CIR	5	CIR50	Head of Investor Relations
Investor Relations	CIR	4	CIR40	Investor Relations Manager
Investor Relations	CIR	3	CIR30	Senior Investor Relations Analyst
Investor Relations	CIR	2	CIR20	Investor Relations Analyst
Investor Relations	CIR	1	CIR10	Investor Relations Associate
Project Management	CPA	5	CPA50	Head of Project Management
Project Management	CPA	4	CPA40	Portfolio Manager
Project Management	CPA	3	CPA30	Program Manager
Project Management	CPA	2	CPA20	Project Manager
Project Management	CPA	1	CPA10	Project Coordinator
Marketing	CMA	5	CMA50	Head of Marketing



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Marketing	CMA	4	CMA40	Marketing Manager
Marketing	CMA	3	CMA30	Senior Marketing Specialist
Marketing	CMA	2	CMA20	Marketing Specialist
Procurement	CPR	5	CPR50	Head of Procurement
Procurement	CPR	4	CPR40	Procurement Manager
Procurement	CPR	3	CPR30	Senior Procurement Specialist
Procurement	CPR	2	CPR20	Procurement Specialist
Procurement	CPR	1	CPR10	Procurement Associate
Information Technology	CIT	5	CIT50	Head of Information Technology
Information Technology	CIT	4	CIT44	Network and Infrastructure Manager
Information Technology	CIT	4	CIT43	IT Development Manager
Information Technology	CIT	4	CIT42	IT Governance Manager
Information Technology	CIT	4	CIT41	IT Operations Manager



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Information Technology	CIT	3	CIT34	Senior Network and Infrastructure Engineer
Information Technology	CIT	3	CIT33	Senior IT Development Specialist
Information Technology	CIT	3	CIT32	Senior IT Governance Specialist
Information Technology	CIT	3	CIT31	IT Operations Team Lead
Information Technology	CIT	2	CIT24	Network and Infrastructure Engineer
Information Technology	CIT	2	CIT23	IT Development Specialist
Information Technology	CIT	2	CIT22	IT Governance Analyst
Information Technology	CIT	2	CIT21	IT Operations Specialist
Information Technology	CIT	1	CIT14	Network and Infrastructure Technician
Information Technology	CIT	1	CIT11	IT Support Administrator
Human Resources	CHR	5	CHR50	Head of Human Resources
Human Resources	CHR	4	CHR44	Talent Acquisition Manager
Human Resources	CHR	4	CHR43	Organisational Development Manager



Appendix 2: Market structure

Capital Market job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Human Resources	CHR	4	CHR42	Learning and Development Manager
Human Resources	CHR	4	CHR41	Human Resources Operations Manager
Human Resources	CHR	3	CHR34	Senior Talent Acquisition Specialist
Human Resources	CHR	3	CHR33	Senior Organisational Development Specialist
Human Resources	CHR	3	CHR32	Senior Learning and Development Specialist
Human Resources	CHR	3	CHR31	Senior Human Resource Operations Specialist
Human Resources	CHR	2	CHR24	Talent Acquisition Specialist
Human Resources	CHR	2	CHR23	Organisational Development Specialist
Human Resources	CHR	2	CHR22	"Learning and Development Specialist "
Human Resources	CHR	2	CHR21	Human Resource Operations Specialist
Human Resources	CHR	1	CHR14	Talent Acquisition Coordinator
Human Resources	CHR	1	CHR12	Learning and Development Administrator
Human Resources	CHR	1	CHR11	Human Resource Operations Administrator



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Clearing, Reconciliation and Settlements	FCS	5	FCS50	Head of Clearing & Settlements
Clearing, Reconciliation and Settlements	FCS	4	FCS40	Clearing and Settlements Manager
Clearing, Reconciliation and Settlements	FCS	2	FCS20	Clearing and Settlements Specialist
Clearing, Reconciliation and Settlements	FCS	1	FCS10	Clearing and Settlements Administrator
Collateral / Asset Valuation	FCA	5	FCA50	Head of Collateral / Asset Valuation
Collateral / Asset Valuation	FCA	4	FCA40	Collateral Valuation Manager
Collateral / Asset Valuation	FCA	2	FCA20	Valuation Specialist
Collateral Management	FCM	5	FCM50	Head of Collateral Management
Collateral Management	FCM	4	FCM40	Collateral Manager
Collateral Management	FCM	2	FCM20	Collateral Management Specialist
Collection and Recovery	FCR	5	FCR50	Head of Collection and Recovery
Collection and Recovery	FCR	4	FCR40	Collection Manager
Collection and Recovery	FCR	3	FCR30	Senior Collection Specialist
Collection and Recovery	FCR	2	FCR20	Collection Officer



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Compliance, AML, and CTF	FCO	5	FCO50	Head of Compliance and Anti-Money Laundering
Compliance, AML, and CTF	FCO	4	FCO42	AML Manager
Compliance, AML, and CTF	FCO	4	FCO41	Compliance Manager
Compliance, AML, and CTF	FCO	3	FCO30	Senior Compliance Specialist
Compliance, AML, and CTF	FCO	2	FCO22	AML Officer
Compliance, AML, and CTF	FCO	2	FCO21	Compliance Officer
Compliance, AML, and CTF	FCO	1	FCO10	Compliance Administrator
Credit	FCT	5	FCT50	Head of Credit
Credit	FCT	4	FCT40	Credit Manager
Credit	FCT	3	FCT30	Credit Supervisor
Credit	FCT	2	FCT20	Credit Specialist
Credit	FCT	1	FCT10	Credit Administrator



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Customer Care	FCC	5	FCC50	Head of Customer Care
Customer Care	FCC	4	FCC40	Customer Care Manager
Customer Care	FCC	3	FCC30	Senior Customer Care Specialist
Customer Care	FCC	1	FCC10	Customer Care Associate
Finance Operations	FFP	5	FFP50	Head of Finance Operations
Finance Operations	FFP	4	FFP40	Finance Operations Manager
Finance Operations	FFP	3	FFP30	Finance Operations Supervisor
Finance Operations	FFP	2	FFP20	Finance Operations Specialist
Finance Origination	FFO	5	FFO50	Head of Finance Origination
Finance Origination	FFO	4	FFO40	Finance Origination Manager (Type of Finance)
Finance Origination	FFO	2	FFO20	Finance Officer (Type of Finance)
Finance Origination	FFO	1	FFO10	Finance Origination Administrator



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Portfolio Management	FPM	5	FPM50	Head of Portfolio Management
Portfolio Management	FPM	4	FPM40	Portfolio Manager
Portfolio Management	FPM	3	FPM30	Assistant Portfolio Manager
Portfolio Management	FPM	2	FPM20	Portfolio Analyst
Product Development	FPD	5	FPD50	Head of Product Development
Product Development	FPD	4	FPD40	Product Development Manager
Product Development	FPD	3	FPD30	Product Development Supervisor
Product Development	FPD	2	FPD20	Product Development Specialist
Product Development	FPD	1	FPD10	Product Development Associate
Risk Management	FRM	5	FRM50	Head of Risk Management
Risk Management	FRM	4	FRM40	Risk Manager
Risk Management	FRM	3	FRM30	Senior Risk Specialist
Risk Management	FRM	2	FRM20	Risk Analyst
Risk Management	FRM	1	FRM10	Risk Associate



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Sharia Advisory and Research	FSA	5	FSA50	Head of Sharia Advisory and Research
Sharia Advisory and Research	FSA	4	FSA40	Sharia Advisory and Research Manager
Sharia Advisory and Research	FSA	3	FSA30	Senior Sharia Advisory and Research Specialist
Sharia Advisory and Research	FSA	2	FSA20	Sharia Advisory and Research Specialist
Sharia Advisory and Research	FSA	1	FSA10	Sharia Advisory and Research Assistant
Sharia Compliance and Audit	FSC	5	FSC50	Head of Sharia Compliance and Audit
Sharia Compliance and Audit	FSC	4	FSC40	Sharia Compliance and Audit Manager
Sharia Compliance and Audit	FSC	3	FSC30	Senior Sharia Compliance and Audit Specialist
Sharia Compliance and Audit	FSC	2	FSC20	Sharia Compliance and Audit Specialist
Sharia Compliance and Audit	FSC	1	FSC10	Sharia Compliance and Audit Assistant



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Corporate Governance	FCG	5	FCG50	Head of Corporate Governance
Corporate Governance	FCG	4	FCG40	Corporate Governance Manager
Corporate Governance	FCG	3	FCG30	Senior Corporate Governance Specialist
Corporate Governance	FCG	2	FCG20	Corporate Governance Analyst
Corporate Strategy	FCP	5	FCP50	Head of Corporate Strategy
Corporate Strategy	FCP	4	FCP40	Corporate Strategy Manager
Corporate Strategy	FCP	3	FCP30	Senior Corporate Strategy Specialist
Corporate Strategy	FCP	2	FCP20	Corporate Strategy Specialist
Cyber Security	FCY	5	FCY50	Head of Cyber Security
Cyber Security	FCY	4	FCY40	Cyber Security Manager
Cyber Security	FCY	3	FCY30	Senior Cyber Security Specialist
Cyber Security	FCY	2	FCY20	Cyber Security Specialist
AI and Data Science	FDS	5	FDS50	Head of Data Science



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
AI and Data Science	FDS	4	FDS40	Data Science Manager
AI and Data Science	FDS	3	FDS30	Senior Data Science Analyst
AI and Data Science	FDS	2	FDS20	Data Science Analyst
AI and Data Science	FDS	1	FDS10	Data Science Associate
Finance	FFI	5	FFI50	Head of Finance
Finance	FFI	4	FFI43	Zakat and Tax Manager
Finance	FFI	4	FFI42	Asset Liability Management Manager
Finance	FFI	4	FFI41	Financial Control Manager
Finance	FFI	3	FFI33	Senior Zakat and Tax Specialist
Finance	FFI	3	FFI32	Asset Liability Management Supervisor
Finance	FFI	3	FFI31	Senior Finance Specialist
Finance	FFI	2	FFI23	Zakat and Tax specialist
Finance	FFI	2	FFI22	Asset Liability Management Specialist



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Finance	FFI	2	FFI21	Finance Specialist
Facilities Management	FFM	5	FFM50	Head of Facilities Management
Facilities Management	FFM	4	FFM40	Facilities Management Manager
Facilities Management	FFM	3	FFM30	Facilities Management Supervisor
Facilities Management	FFM	2	FFM20	Facilities Management Specialist
Facilities Management	FFM	1	FFM10	Facilities Management Administrator
Legal	FLE	5	FLE50	Head of Legal
Legal	FLE	4	FLE40	Legal Manager
Legal	FLE	3	FLE30	Senior Legal Specialist
Legal	FLE	2	FLE20	Legal specialist
Internal Audit	FIA	5	FIA50	Head of Internal Audit
Internal Audit	FIA	4	FIA40	Internal Audit Manager
Internal Audit	FIA	3	FIA30	Internal Audit Team Lead



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Internal Audit	FIA	2	FIA20	Internal Audit specialist
Internal Audit	FIA	1	FIA10	Internal Audit Associate
Investor Relations	FIR	5	FIR50	Head of Investor Relations
Investor Relations	FIR	4	FIR40	Investor Relations Manager
Investor Relations	FIR	3	FIR30	Senior Investor Relations Analyst
Investor Relations	FIR	2	FIR20	Investor Relations Analyst
Investor Relations	FIR	1	FIR10	Investor Relations Associate
Project Management	FPA	5	FPA50	Head of Project Management
Project Management	FPA	4	FPA40	Portfolio Manager
Project Management	FPA	3	FPA30	Program Manager
Project Management	FPA	2	FPA20	Project Manager
Project Management	FPA	1	FPA10	Project Coordinator
Marketing	FMA	5	FMA50	Head of Marketing



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Marketing	FMA	4	FMA40	Marketing Manager
Marketing	FMA	3	FMA30	Senior Marketing Specialist
Marketing	FMA	2	FMA20	Marketing Specialist
Procurement	FPR	5	FPR50	Head of Procurement
Procurement	FPR	4	FPR40	Procurement Manager
Procurement	FPR	3	FPR30	Senior Procurement Specialist
Procurement	FPR	2	FPR20	Procurement Specialist
Procurement	FPR	1	FPR10	Procurement Associate
Information Technology	FIT	5	FIT50	Head of Information Technology
Information Technology	FIT	4	FIT44	Network and Infrastructure Manager
Information Technology	FIT	4	FIT43	IT Development Manager
Information Technology	FIT	4	FIT42	IT Governance Manager
Information Technology	FIT	4	FIT41	IT Operations Manager



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Information Technology	FIT	3	FIT34	Senior Network and Infrastructure Engineer
Information Technology	FIT	3	FIT33	Senior IT Development Specialist
Information Technology	FIT	3	FIT32	Senior IT Governance Specialist
Information Technology	FIT	3	FIT31	IT Operations Team Lead
Information Technology	FIT	2	FIT24	Network and Infrastructure Engineer
Information Technology	FIT	2	FIT23	IT Development Specialist
Information Technology	FIT	2	FIT22	IT Governance Analyst
Information Technology	FIT	2	FIT21	IT Operations Specialist
Information Technology	FIT	1	FIT14	Network and Infrastructure Technician
Information Technology	FIT	1	FIT11	IT Support Administrator
Human Resources	FHR	5	FHR50	Head of Human Resources
Human Resources	FHR	4	FHR44	Talent Acquisition Manager
Human Resources	FHR	4	FHR43	Organisational Development Manager



Appendix 2: Market structure

Financing job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Human Resources	FHR	4	FHR42	Learning and Development Manager
Human Resources	FHR	4	FHR41	Human Resources Operations Manager
Human Resources	FHR	3	FHR34	Senior Talent Acquisition Specialist
Human Resources	FHR	3	FHR33	Senior Organisational Development Specialist
Human Resources	FHR	3	FHR32	Senior Learning and Development Specialist
Human Resources	FHR	3	FHR31	Senior Human Resource Operations Specialist
Human Resources	FHR	2	FHR24	Talent Acquisition Specialist
Human Resources	FHR	2	FHR23	Organisational Development Specialist
Human Resources	FHR	2	FHR22	"Learning and Development Specialist "
Human Resources	FHR	2	FHR21	Human Resource Operations Specialist
Human Resources	FHR	1	FHR14	Talent Acquisition Coordinator
Human Resources	FHR	1	FHR12	Learning and Development Administrator
Human Resources	FHR	1	FHR11	Human Resource Operations Administrator



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Actuary	IAC	5	IAC50	Head of Actuary
Actuary	IAC	4	IAC40	Actuary Manager
Actuary	IAC	3	IAC30	Actuary
Actuary	IAC	1	IAC10	Actuarial Associate
Claims	ICL	5	ICL50	Head of Claims
Claims	ICL	4	ICL42	Claims Investigation Unit Manager
Claims	ICL	4	ICL41	Claims Technical Manager
Claims	ICL	3	ICL32	Claims Investigation Supervisor
Claims	ICL	3	ICL31	Senior Claims Specialist
Claims	ICL	2	ICL22	Claims Investigator
Claims	ICL	2	ICL21	Claims Handler
Claims	ICL	1	ICL10	Claims associate
Reinsurance / Retro Operations	IRR	4	IRR40	Reinsurance/ Retro Operations Manager
Reinsurance / Retro Operations	IRR	2	IRR20	Reinsurance/ Retro Operations Specialist



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Collateral / Asset Valuation	ICA	5	ICA50	Head of Collateral / Asset Valuation
Collateral / Asset Valuation	ICA	4	ICA40	Collateral Valuation Manager
Collateral / Asset Valuation	ICA	2	ICA20	Valuation Specialist
Collection and Recovery	ICR	5	ICR50	Head of Collection and Recovery
Collection and Recovery	ICR	4	ICR40	Collection Manager
Collection and Recovery	ICR	3	ICR30	Senior Collection Specialist
Collection and Recovery	ICR	2	ICR20	Collection Officer
Compliance, AML, and CTF	ICO	5	ICO50	Head of Compliance and Anti-Money Laundering
Compliance, AML, and CTF	ICO	4	ICO42	AML Manager
Compliance, AML, and CTF	ICO	4	ICO41	Compliance Manager
Compliance, AML, and CTF	ICO	3	ICO30	Senior Compliance Specialist
Compliance, AML, and CTF	ICO	2	ICO22	AML Officer
Compliance, AML, and CTF	ICO	2	ICO21	Compliance Officer
Compliance, AML, and CTF	ICO	1	ICO10	Compliance Administrator



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Customer Care	ICC	5	ICC50	Head of Customer Care
Customer Care	ICC	4	ICC40	Customer Care Manager
Customer Care	ICC	3	ICC30	Senior Customer Care Specialist
Customer Care	ICC	1	ICC10	Customer Care Associate
Health Operations	IHO	5	IHO50	Head of Health Operations
Health Operations	IHO	4	IHO40	Pre-Authorisation & Field Manager
Health Operations	IHO	3	IHO30	Senior Pre-Authorization Specialist
Health Operations	IHO	2	IHO20	Pre-Authorization Officer
Health Operations	IHO	1	IHO10	Pre-Authorization Associate
Loss Adjustment/ Assessors	ILA	5	ILA50	Head of Loss Adjustment/ Assessors
Loss Adjustment/ Assessors	ILA	3	ILA30	Senior Risk Surveyor (type of product)
Loss Adjustment/ Assessors	ILA	2	ILA20	Risk Surveyor



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Policy Operations	IPO	5	IPO50	Head of Policy Operations
Policy Operations	IPO	4	IPO40	Policy Operations Manager
Policy Operations	IPO	2	IPO20	Policy Operations Specialist
Policy Operations	IPO	1	IPO10	Policy Operations Associate
Product Development	IPD	5	IPD50	Head of Product Development
Product Development	IPD	4	IPD40	Product Development Manager
Product Development	IPD	3	IPD30	Product Development Supervisor
Product Development	IPD	2	IPD20	Product Development Specialist
Product Development	IPD	1	IPD10	Product Development Associate
Risk Management	IRM	5	IRM50	Head of Risk Management
Risk Management	IRM	4	IRM40	Risk Manager
Risk Management	IRM	3	IRM30	Senior Risk Specialist
Risk Management	IRM	2	IRM20	Risk Analyst
Risk Management	IRM	1	IRM10	Risk Associate



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Sales and Distribution / Intermediaries	ISI	5	ISI50	Head of Sales and Distribution/ Intermediaries
Sales and Distribution / Intermediaries	ISI	4	ISI40	Insurance Sales Manager
Sales and Distribution / Intermediaries	ISI	3	ISI30	Insurance Sales Supervisor
Sales and Distribution / Intermediaries	ISI	2	ISI20	Insurance Agent
Sales and Distribution / Intermediaries	ISI	1	ISI10	Insurance Sales Associate
Underwriting	IUN	5	IUN50	Head of Underwriting
Underwriting	IUN	4	IUN40	Underwriting manager
Underwriting	IUN	3	IUN30	Senior Underwriter
Underwriting	IUN	2	IUN20	Underwriter
Underwriting	IUN	1	IUN10	Assistant Underwriter



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Corporate Governance	ICG	5	ICG50	Head of Corporate Governance
Corporate Governance	ICG	4	ICG40	Corporate Governance Manager
Corporate Governance	ICG	3	ICG30	Senior Corporate Governance Specialist
Corporate Governance	ICG	2	ICG20	Corporate Governance Analyst
Corporate Strategy	ICP	5	ICP50	Head of Corporate Strategy
Corporate Strategy	ICP	4	ICP40	Corporate Strategy Manager
Corporate Strategy	ICP	3	ICP30	Senior Corporate Strategy Specialist
Corporate Strategy	ICP	2	ICP20	Corporate Strategy Specialist
Cyber Security	ICY	5	ICY50	Head of Cyber Security
Cyber Security	ICY	4	ICY40	Cyber Security Manager
Cyber Security	ICY	3	ICY30	Senior Cyber Security Specialist
Cyber Security	ICY	2	ICY20	Cyber Security Specialist
AI and Data Science	IDS	5	IDS50	Head of Data Science



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
AI and Data Science	IDS	4	IDS40	Data Science Manager
AI and Data Science	IDS	3	IDS30	Senior Data Science Analyst
AI and Data Science	IDS	2	IDS20	Data Science Analyst
AI and Data Science	IDS	1	IDS10	Data Science Associate
Finance	IFI	5	IFI50	Head of Finance
Finance	IFI	4	IFI43	Zakat and Tax Manager
Finance	IFI	4	IFI42	Asset Liability Management Manager
Finance	IFI	4	IFI41	Financial Control Manager
Finance	IFI	3	IFI33	Senior Zakat and Tax Specialist
Finance	IFI	3	IFI32	Asset Liability Management Supervisor
Finance	IFI	3	IFI31	Senior Finance Specialist
Finance	IFI	2	IFI23	Zakat and Tax specialist
Finance	IFI	2	IFI22	Asset Liability Management Specialist



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Finance	IFI	2	IFI21	Finance Specialist
Facilities Management	IFM	5	IFM50	Head of Facilities Management
Facilities Management	IFM	4	IFM40	Facilities Management Manager
Facilities Management	IFM	3	IFM30	Facilities Management Supervisor
Facilities Management	IFM	2	IFM20	Facilities Management Specialist
Facilities Management	IFM	1	IFM10	Facilities Management Administrator
Legal	ILE	5	ILE50	Head of Legal
Legal	ILE	4	ILE40	Legal Manager
Legal	ILE	3	ILE30	Senior Legal Specialist
Legal	ILE	2	ILE20	Legal specialist
Internal Audit	IIA	5	IIA50	Head of Internal Audit
Internal Audit	IIA	4	IIA40	Internal Audit Manager
Internal Audit	IIA	3	IIA30	Internal Audit Team Lead



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Internal Audit	IIA	2	IIA20	Internal Audit specialist
Internal Audit	IIA	1	IIA10	Internal Audit Associate
Investor Relations	IIR	5	IIR50	Head of Investor Relations
Investor Relations	IIR	4	IIR40	Investor Relations Manager
Investor Relations	IIR	3	IIR30	Senior Investor Relations Analyst
Investor Relations	IIR	2	IIR20	Investor Relations Analyst
Investor Relations	IIR	1	IIR10	Investor Relations Associate
Project Management	IPA	5	IPA50	Head of Project Management
Project Management	IPA	4	IPA40	Portfolio Manager
Project Management	IPA	3	IPA30	Program Manager
Project Management	IPA	2	IPA20	Project Manager
Project Management	IPA	1	IPA10	Project Coordinator
Marketing	IMA	5	IMA50	Head of Marketing



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Marketing	IMA	4	IMA40	Marketing Manager
Marketing	IMA	3	IMA30	Senior Marketing Specialist
Marketing	IMA	2	IMA20	Marketing Specialist
Procurement	IPR	5	IPR50	Head of Procurement
Procurement	IPR	4	IPR40	Procurement Manager
Procurement	IPR	3	IPR30	Senior Procurement Specialist
Procurement	IPR	2	IPR20	Procurement Specialist
Procurement	IPR	1	IPR10	Procurement Associate
Information Technology	IIT	5	IIT50	Head of Information Technology
Information Technology	IIT	4	IIT44	Network and Infrastructure Manager
Information Technology	IIT	4	IIT43	IT Development Manager
Information Technology	IIT	4	IIT42	IT Governance Manager
Information Technology	IIT	4	IIT41	IT Operations Manager



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Information Technology	IIT	3	IIT34	Senior Network and Infrastructure Engineer
Information Technology	IIT	3	IIT33	Senior IT Development Specialist
Information Technology	IIT	3	IIT32	Senior IT Governance Specialist
Information Technology	IIT	3	IIT31	IT Operations Team Lead
Information Technology	IIT	2	IIT24	Network and Infrastructure Engineer
Information Technology	IIT	2	IIT23	IT Development Specialist
Information Technology	IIT	2	IIT22	IT Governance Analyst
Information Technology	IIT	2	IIT21	IT Operations Specialist
Information Technology	IIT	1	IIT14	Network and Infrastructure Technician
Information Technology	IIT	1	IIT11	IT Support Administrator
Human Resources	IHR	5	IHR50	Head of Human Resources
Human Resources	IHR	4	IHR44	Talent Acquisition Manager
Human Resources	IHR	4	IHR43	Organisational Development Manager



Appendix 2: Market structure

Insurance job families and job role breakdown

Sector code	Job family code	Banking job family code	Job Family	Job Family
Human Resources	IHR	4	IHR42	Learning and Development Manager
Human Resources	IHR	4	IHR41	Human Resources Operations Manager
Human Resources	IHR	3	IHR34	Senior Talent Acquisition Specialist
Human Resources	IHR	3	IHR33	Senior Organisational Development Specialist
Human Resources	IHR	3	IHR32	Senior Learning and Development Specialist
Human Resources	IHR	3	IHR31	Senior Human Resource Operations Specialist
Human Resources	IHR	2	IHR24	Talent Acquisition Specialist
Human Resources	IHR	2	IHR23	Organisational Development Specialist
Human Resources	IHR	2	IHR22	"Learning and Development Specialist "
Human Resources	IHR	2	IHR21	Human Resource Operations Specialist
Human Resources	IHR	1	IHR14	Talent Acquisition Coordinator
Human Resources	IHR	1	IHR12	Learning and Development Administrator
Human Resources	IHR	1	IHR11	Human Resource Operations Administrator



Appendix 3: Competency dictionary

Core competencies

Code	Core competencies
C01	Business Ethics
C02	Product Knowledge/ Advisory (Banking Sector)
C03	Product Knowledge/ Advisory (Capital Market Sector)
C04	Product Knowledge/ Advisory (Financing Sector)
C05	Product Knowledge/Advisory (Insurance sector)
C06	Regulatory Knowledge (Banking Sector)
C07	Regulatory Knowledge (Capital Market Sector)
C08	Regulatory Knowledge (Financing Sector)
C09	Regulatory Knowledge (Insurance Sector)



Appendix 3: Competency dictionary

Technical competencies

Code	Technical competencies
T01	Actuarial Knowledge
T02	Analytics / Decision Sciences
T03	Anti-Money Laundering
T04	Asset Liability Management
T05	Asset Management
T06	Assets Valuation
T07	Business Acumen
T08	Business and Intangible Assets Valuation
T09	Business Continuity
T10	Business Management

Code	Technical competencies
T11	Claims Handling
T12	Claims Investigation
T13	Claims Management
T14	Client Acquisition
T15	Compliance Advisory
T16	Compliance Monitoring and Reporting
T17	Contract Management
T18	Corporate Finance
T19	Credit Facilities and Structure Assessment
T20	Credit Principles



Appendix 3: Competency dictionary

Technical competencies

Code	Technical competencies
T21	Customer acceptance checking and on boarding
T22	Customer focus
T23	Customer management
T24	Data collection and analysis
T25	Data management
T26	Dealing
T27	Digital customer experience design
T28	Digital transformation
T29	Due diligence
T30	Execution and post trade monitoring

Code	Technical competencies
T31	Financial planning & advisory
T32	Fund management
T33	Intermediary operations
T34	Investment advisory
T35	Investment analysis
T36	Knowledge of accounting
T37	Knowledge of economy
T38	Legal knowledge
T39	Operations
T40	Planning



Appendix 3: Competency dictionary

Technical competencies

Code	Technical competencies
T41	Portfolio Management
T42	Pricing the Risk
T43	Product Design and Development
T44	Product Management
T45	Property Management
T46	Relationship Management
T47	Research
T48	Risk Management
T49	Sales
T50	Settlement

Code	Technical competencies
T51	Stakeholder Management
T52	Statistics Knowledge
T53	Strategy Formulation
T54	Tech Savviness
T55	Technical Analysis
T56	Technical Writing
T57	Underwriting Analysis and Risk Evaluation
T58	Underwriting Profitability and Efficiency Management
T59	Wealth Planning
T60	Knowledge of Sharia Financial Transactions



Appendix 3: Competency dictionary

Technical competencies

Code	Technical competencies
T61	Recruitment
T62	Learning and Development
T63	Organisational Development
T64	Employee Relations
T65	Marketing Practice
T66	Procurement
T67	Performance Management
T68	Change Management
T69	Project Management
T70	Zakat And Tax

Code	Technical competencies
T71	Budgeting
T72	Workforce Planning
T73	Workplace Health and Safety
T74	Internal Audit
T75	Corporate Governance
T76	Financial Control
T77	Compensation and Benefits
T78	Facilities Management
T79	Legal Practice
T80	Cyber Security



Appendix 3: Competency dictionary

Technical competencies

Code	Technical competencies
T81	IT Infrastructure
T82	Enterprise Architecture
T83	IT Quality Assurance
T84	IT Governance
T85	IT Solutions Development
T86	IT Operations Management
T87	IT Services Management
T88	Systems Analysis



Appendix 3: Competency dictionary

Behavioural competencies

Code	Behavioural competencies
B01	Achievement Orientation
B02	Adaptability
B03	Attention To Detail
B04	Coaching and Developing Others
B05	Commitment and Accountability
B06	Communication Skills
B07	Creativity and Innovativeness
B08	Decision Making
B09	Influence

Code	Behavioural competencies
B10	Leading Change
B11	Motivation
B12	Negotiation and Persuasion Skills
B13	People Management
B14	Problem Solving
B15	Self-Development
B16	Strategic Thinking
B17	Teamwork



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
B01	Corporate Banking	Corporate banking is the tailor-made financial services that financial institutions offer to corporations in the context of corporate financing and raise capital. Corporate banking is a specialized division of a commercial bank that offers various banking solutions, such as credit management, asset management, cash management, and underwriting to large corporations as well as to small and medium-sized enterprises (SMEs).
B02	Credit Bureau	Credit Bureaus collect consumer and commercial credit information making it available to respective banks or individuals in form of credit reports enabling the assessment of creditworthiness of borrowers.
B03	Payment Systems	Payment system is any system used to settle financial transactions through the transfer of monetary value. This includes the institutions, instruments, people, rules, procedures, standards, and technologies that make it exchange possible.
B04	Private Banking	Private banking is banking, investment and other financial services provided by banks to high-net-worth individuals (HNWIs) with high levels of income or sizable assets. The main purpose of these banks is to provide these individuals, with options that suit their needs of investing their financial assets(wealth management).



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
B05	Retail Banking	Retail banking - also known as consumer banking - is the provision of services by a bank to the general public, rather than to companies, corporations or other banks. Services offered include savings and checking accounts, mortgages, personal loans, debit/credit cards and certificates of deposit (CDs).
B06	SME Banking	SME finance is the funding of small and medium-sized enterprises, and represents a major function of the general business finance market in which capital for different types of firms are supplied, acquired, and costed or priced. Capital is supplied through the business finance market in the form of bank loans and overdrafts, leasing and hire-purchase arrangements, equity/corporate bond issues, venture capital or private equity, asset-based finance such as factoring and invoice discounting, and government funding in the form of grants or loans.
C01	Credit Rating	Credit rating is a quantified assessment of the financial strength of companies and government entities, especially their ability to meet principal and interest payments on their debts. A credit rating can be assigned to any entity that seeks to issue securities. Provides an independent evaluation of the creditworthiness of debt securities issued by governments and corporations.
C02	(Capital Market) Brokerage	Capital Market brokerage handles transactions between buyers and sellers, and acts effectively as a matchmaker. It executes buy and sell orders submitted by an investor, and charges the customer a commission for its services.



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
C03	Asset Management	Asset management covers the management of assets which could involve investments like equity, fixed income securities, real estate, global investments etc.
C04	Investment Banking (ECM, DCM, M&A)	Investment banking refers to capital raising and helping corporations issue equity and debt securities through IPOs or FPOs, facilitating Mergers & Acquisitions (M&As) both on buy and sell side of the deal and corporate restructuring along with a wide range of other functions.
C05	Stock Exchange	Stock Exchange is the regulated financial market where securities are traded (bought and sold) at prices governed by the forces of supply and demand. Tadawul (the exchange) is the sole entity authorised in KSA to act as a securities exchange.
C06	Wealth Management	Wealth management refers to overseeing all the financial aspects of the client and may include management of assets, taxes, estate, cash flows, and all other possible uses of money.



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
F01	Finance Lease / Leasing	A leasing is a service engaged in financing the purchase of concrete assets. Though leasing company is the legal owner of the goods, the ownership and possession is effectively conveyed to the lessee who earns all benefits, costs, and risks linked to ownership of the assets.
F02	Consumer Lending	Consumer lending is the category of financing centred on individual and household consumers. It includes financing home appliances, as well as personal loans extended to people who use the funds for individual or family purposes.
F03	Credit Card Finance	A credit card is a payment card issued to users (cardholders) to enable the cardholder to pay a merchant for goods and services based on the cardholder's promise to the card issuer to pay them for the amounts plus the other agreed charges. The card issuer (usually a bank) creates a revolving account and grants a line of credit to the cardholder, from which the cardholder can borrow money for payment to a merchant or as a cash advance.
F04	Microfinance	Microfinance is a type of financial services which is common for financing micro projects through the provision of small loans. Microfinance services are designed to be more affordable to small businesses who lack access to other financial services.



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
F05	Mortgage	A mortgage is granting credit to a borrower to own housing, and it is a service engaged in the business of originating and/or funding mortgages for residential or commercial property. A mortgage servicer is usually a commercial bank or a licensed company that helps with the processing of the loan, which can include making sure the loan is awarded to the borrower and that the borrower applies the loan to the intended purchase. Processing also includes tracking loan payments, sending reminder notices for missed payments, filing foreclosure documents in the event the loan is in default.
F06	Production Assets Finance	Production Asset Financing is defined as a practice of using the company's assets like machinery, inventory, buildings, short term investments, accounts receivable, etc. as the security to receive a fund or to take a loan against the items you own already. Production assets finance is designed to help business entities from different sectors acquire the fixed assets necessary to fulfil a project or business requirement.



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
F07	SME Financing	SME finance is the funding of small and medium-sized enterprises, and represents a major function of the business finance market in which capital for different types of firms are supplied, acquired, and costed or priced. Capital is supplied through the business finance market in the form of bank loans and overdrafts, leasing and hire-purchase arrangements, equity/corporate bond issues, venture capital or private equity, asset-based finance such as factoring and invoice discounting, and government funding in the form of grants or loans.
I01	(Insurance) Brokerage	Insurance brokerage's prime purpose is to help customers find suitable and cost effective insurance protection available from different insurance companies.
I02	General Insurance	General insurance or non-life insurance policies, including automobile and homeowners policies, provide payments depending on the loss from a particular financial event. It entails Motor, Property, Engineering, Marine, Aviation, Energy, and Liability insurance products.



Appendix 4: Segment definitions

Segment code	Segment	Segment definition
I03	Medical Insurance	Medical insurance covers the risk of the health of the policyholders or their family members from accident or illness.
I04	Protection and Savings	Protection and savings insurance provides financial security to surviving dependents after the death of an insured, in consideration of the payment of premium by the insured.
I05	Reinsurance	Reinsurance is a form of insurance purchased by insurance companies in order to mitigate risk. Essentially, reinsurance can limit the amount of loss an insurer can potentially suffer.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
AC	Actuary	Deal with the measurement and management of the risks and uncertainty to set the pricing strategy for insurance and annuity premiums, reserves of overall portfolio, and dividends using probability, financial theory and computer science. Roles in this function may be responsible for estimating and reporting on levels of outstanding claims services, reviewing of premium rates/ rating methods and providing input to the business plan of the actuarial function.
BO	Banking Operations	Provide operations services to support the businesses in a timely, efficient manner and while managing day-to-day operational risk. Major functional areas include: remittances, payments & cash management for all currencies; centralized clearing and back-office activities for account opening, loans administration and collateral rights documentation as well as collateral insurance, etc., trade finance, letters of credit and letters of guarantee, custody services back office, asset management back office, IPO and corporate transactions operations, treasury back office, syndicated loans, and tracking receipts & payments for reconciliation. Takes responsibility for initiatives in operational centralization, straight-through processing (STP), automation, process reengineering/restructuring.
CA	Collateral / Asset Valuation	Evaluate collateral and/or assets to establish their value, using a variety of sources, data and methods to make their assessment, Examine all variables that might impact what a property or an investment asset collateral is worth. Provide assessment report indicating risks associated with the state of the collateral or investment asset.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
CC	Customer Care	Provide new and existing customers with the best possible service in relation to billing inquiries, service requests, suggestions and complaints for the purpose of increasing customer satisfaction. Includes Call Centre - Outbound, Call Centre/Customer Service, and E-Channels Customer Service. Reports periodically on quality of service and customer satisfaction.
CD	Credit Rating Analysis	Evaluate ratings within set frameworks or develop new ratings, to provide support for surveillance requirements, and issuer and investor transactions. Research and develop rating opinions resulting in a rating of a security or an issuer company, and the supporting analytical input.
CE	Credit Modelling	Gather data on repayment of consumer and corporate from different eligible sources. Identify credit modelling requirements and determine variables for predicted outcome. Develops factors weights according to the importance of the risk predictors. Develop the statistical analysis credit models. Generates credit scoring reports.
CL	Claims	Handle claims for the organization. This involves the negotiation and settlement of claims. Roles in this function may be responsible for single- or multi-country claims and will be responsible for all aspects of claims from first advice through to final settlement. Provide claims services in respect of claims for compensation, restitution, repayment or any other remedy for loss or damage, or in respect of some other obligation. Also, they will liaise with external professionals.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
CM	Collateral Management	Ensure the collateral value sufficiently cover the debt. Manages the collateral, safeguard tangible and intangible assets pledged. Responsible for taking control of the property when a loan-borrower is unable to make full principal and interest payments on their Loan. Responsible for collateral liquidation in case of default and collateral termination when debt is settled. Follow up on repossession procedure until court ruling and repossession execution.
CR	Collection and Recovery	Identify and recovers debts due to the organization. Collect both secured and unsecured debts that are in arrears. Contact customers with delinquent accounts and warns them that failure to pay will result in court proceedings. Improve recovery systems and collection tools in order to match business growth by keeping delinquency ratios within acceptable standard levels.
CS	Clearing, Reconciliation and Settlements	Perform clearing activities and related settlement of securities and derivatives including FX and commodities, reconciliations, and processing of asset servicing. Clearing trades involves looking at the records made by the traders when they buy and sell shares or other financial products, and checking that they match the records kept by the people from whom or to whom the shares were bought or sold (the counterparties). Settlements cover everything from preparing the documentation required for a sale, to making sure the firm has been paid for all the shares it has sold and bought.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
CO	Compliance, AML, and CTF	<p>Ensure that the organization conducts business in compliance with ethical business practices, company policies and all applicable regulatory requirements and best practices. Prepare documentation to financial regulatory authorities and manages the relationship with them. Develop compliance reporting both internally and for the regulators. Prevent, investigate and control actual and potential criminal activity. Develop and maintains compliance policies and procedures and assesses business units against them.</p> <p>Develop, recommend and implement processes and controls to ensure firms and/or business unit compliance with overall rules and regulations. Monitor and analyse transactions to ensure appropriateness of activities. Advise on non-compliance impact and implications to all functions. Ensure employees have received appropriate testing and qualifications related to compliance regulations. Investigates, prosecutes and adjudicates terrorist financing through the provision of specialized training on issues related to special investigation techniques. Raise the compliance culture with the regulations, instructions, and codes of conduct through presenting proposals, and recommendations of compliance.</p> <p>Monitor customer and transactional records to identify unauthorized transactions and fraudulent accounts.</p>



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
CT	Credit	Analyse the overall financial strength and repayment capability. Conduct research and prepares reports for both internal and external purposes. Compare credit information to the credit performance of consumers/businesses with similar profiles. Use a credit scoring system to award points for each factor that helps predict who is most likely to repay a debt. Responsible for authorizing credit exposure relating to traditional or complex financing activities. Analyse and review financial information pertinent to potential borrowers, where the organization is considering secured/unsecured lending. Implement the company's credit policy; credit policy decisions are made by the Risk Management Function.
CU	Custody	Hold securities and other assets on behalf of clients for safekeeping in order to minimize the risk of their theft or loss. Offer other services, such as account administration, transaction settlements, collection of dividends and interest payments, tax support, and foreign exchange.
DC	Delivery Channels	Provide delivery of banking services through channels ranging from traditional bank branches to the modern service delivery formats (Automated Teller Machines [ATM's], Mobile Banking or Phone Banking, Internet Banking/ E-Banking, and Self Service Banking).



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
DB	Dealing - Broking	<p>(WTW SMEs advise to separate between the «trading» job family and the «Dealing-broking» one. However, despite the fact that the international practice puts clear definition for Trading separate than Dealing-Broking, the local practice does not differentiate between the two, and all Trading functions are performed by the Dealing-broking job family.)</p> <p>As a dealer (principal), engages in the business of buying and selling securities on own behalf. As a broker (agent), responsible for sales in Stock Exchanges and Commodities (Futures and Commodities Exchange) on behalf of clients, where main activities include monitoring the market, brokering trading deals, online secure trading platform, purchase and sale securities on behalf of clients and securities lending. Responsible for broker-to-client communications, business development and relationship management.</p> <p>Executes the sale and purchase orders for investment instruments set by portfolio managers. Negotiates the terms of the transactions and defines the principles of interventions on markets (volume, conditions). Provides portfolio managers with information on trading environment and trading activity.</p>



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
FA	Financial Advisory	Assess clients' financial situation. Conducts economic and financial market research. Suggest and renders financial services to clients based on their financial situation. Provide clients with financial products and services in different financial fields. Create financial plans for clients and develop investment strategies. Educate individuals on financial products, investment, and general financial awareness.
FO	Finance Origination	Fill the application of the loan. Propose different loan options for the borrower. Request proof documents and conduct background checks and income checks. May negotiate terms of the loan. Finalize loan application with borrower according to underwriting and credit approval.
FP	Finance Operations	Ensure all loan documentation are in place. Responsible for loan contract signing, loan administration and disbursement, real state ownership transfer, collateral rights documentation. Coordinate with legal advisor, collateral insurance, collateral valuation, loan origination and underwriting. Determine closing fees.
HO	Health Operations	Review life and medical reports and doctor's recommendation (for health care service, treatment plan, prescription drug, or durable medical equipment that is medically necessary, and health report requested for disability or death) from the appointed health care provider. Contact the results of either approval or denial of the authorization request. Ensure all prior authorization and field operations requests are dealt with promptly as per the organization's policies and procedures.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
LA	Loss Adjustment/ Assessors	Investigate a complex or contentious claim on behalf of an insurance company. Responsible for establishing the cause of a loss and to determine whether it is covered by an insurance policy. May handle property claims involving damage to structures, and/or liability claims involving personal injuries or third-person property damage. Submit documentation to the insurance company describing the incident and recommendations for the claim amount.
OS	Origination and Structuring	Work with clients and internal staff to originate customized investment deals/products or transactions to meet client requirements. Perform deal risk analysis, prepares credit memos, and designs and analyses the deal structure. Structuring is responsible for development (engineering/designing) and explanation of new and existing products for issuers. Structurers work closely with Sales and Origination staff.
PD	Product Development	Develop and evaluates products, and makes enhancements to existing products. Appraise new product ideas and determines their potential to address client's needs and achieve goals in revenue growth and market share. Identify and develops new market segments for current products to meet customers' needs effectively.
PF	Portfolio/ Fund Management	Work on matching investments to objectives, asset allocation for individuals and institutions, and balancing risk against performance. Manage an individual's or company's securities such as stocks and bonds, as well as other assets such as real estate, in order to earn the maximum profits within a stipulated time frame.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
PM	Portfolio Management	Perform constant review on loan portfolio, manage and control credit process inherent risks, manage loans performance, define portfolio segmentation and diversification.
PO	Policy Operations	Perform insurance policy administration, by ensuring accurate documentation are in place to support the risk exposure. Process applications, makes changes to, reinstatement of, and cancellation of insurance policies. Identifies areas of weakness in manuscript policy forms, explains why those areas are problematic and works closely with Legal to draft and finalize acceptable wording to assure that the policy wording matches the company intent. Issue insurance policy.
RM	Risk Management	Develop, recommend and implement controls and cost-effective approaches to minimize the organization's risks effects. Identifies and analyses potential sources of loss to minimize risk and estimates the potential financial consequences of an occurring loss. Develop and implements risk procedures (including operational risk). Perform a continual cyclic process which includes risk assessment, risk decision making, and implementation of risk controls, which results in acceptance, mitigation, or avoidance of risk.
RR	Reinsurance / Retro Operations	Establish and maintains business relationships with reinsurance institutions. Ensure the organisation's insurance activities risks are properly covered with reinsurance agreements. Solicit best reinsurance service according to organisation's polices and procedures. Handle reinsurance new agreements, additions of new insurance policies to current reinsurance agreements and handles claims with the reinsurance institution. Manage reconciliations of reinsurance accounts.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
SA	Sharia Advisory and Research	Review and audit business activities policies and procedures with relation to Sharia and ensure compliance with the Sharia board decisions.
SC	Sharia Compliance and Audit	Provide Sharia related researches and advise to support the financial institution's Sharia compliant activities.
SI	Sales and Distribution / Intermediaries	Develop, implement and administer the sales of insurance policies, and distribution programs. Coordinate with underwriting to accommodate client needs while adhering to insurer's policies requirements.
SS	Sell-Side Research	Involve creation, promotion, and sale of stocks, bonds, foreign exchange, and other financial instruments by providing recommendation on trade decisions. Provide financial data service to different players of the financial industry who use sell-side equity research in forecasting companies' performance. Provide insight and analysis on financial assets.



Appendix 5: Job family definitions

Job family code	Job family	Job family definition
TR	Treasury	Provide customers with trading services in local, regional and international markets across all securities and treasury-related products. Main activities include: market research and analysis, asset and liability management of foreign and local currency balance sheet (funding and gapping activity of the balance sheet; hedging and trading interest rate and foreign exchange exposure); financial markets and treasury sale (provides treasury services to major regional and international clients and day-to-day treasury product requirements such as commodities, equities, fixed income, FX, money market (MM), derivatives, and interest rate products, E-commerce solutions, and prime brokerage). Develop and provides hedging solutions for clients (Corporate, Institutional, SWF's and Government) in their exposure to all asset classes and enhanced return solutions for clients seeking to yield; and conducts investment and trading activities.
UN	Underwriting	Apply standard rates and calculates premiums on new business, renewals and endorsements related to the Underwriting unit. Assess risk and pricing to ensure company value and ensures underwriting policies, procedures and guidelines are in compliance with the organization's expectations.
		Sharia Board: Advise and certify financial products of financial institutions as being Sharia-compliant in accordance with Islamic law. Reviews the operations of their financial institution to make sure they comply with the Sharia. Answer questions and provide fatwa to the institution's staff on whether or not some proposed financial transactions or products follow the Sharia.



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