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LEGAL SOLUTIONS & CONSULTATION

Respondent Consolidated Cumulative Index

IICRA Case No. 23/2026 | ICIEC v. Eskadenia Software

First round factual witness evidence | 9 November 2026

This single cumulative index is filed pursuant to paragraphs 58-60 of Procedural Order No. 1. Existing Appendix designations are preserved. Repeated references to the same filed document are consolidated in one row. "Undated" or "not stated" is used where the existing filed copy or Appendix index does not disclose a more precise date or individual author.

Part A Witness Statements

Reference	Description	Date	Author or issuer
RW-1	Factual witness statement of Nael Salah	9 November 2026	Nael Salah
RW-2	Factual witness statement of Laisan Al-Mobaideen	5 November 2026	Laisan Al-Mobaideen

Part B Documentary Exhibits

Reference	Description	Date	Author or issuer
3.1	Licence Agreement	18 February 2019	ICIEC and ESKADENIA
3.2	Master Services Agreement	18 February 2019	ICIEC and ESKADENIA
3.3	Limited liability correspondence and approval	Not stated in existing index	ICIEC and ESKADENIA
3.4	Appendix A to the Master Services Agreement	18 February 2019	ICIEC and ESKADENIA
3.5	Statement of Work 1	18 February 2019	ICIEC and ESKADENIA

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Reference	Description	Date	Author or issuer
3.6	Credit Insurance system overview	Undated	ESKADENIA
3.7	Financial Management system overview	Undated	ESKADENIA
3.8	Banc-assurance system overview	Undated	ESKADENIA
3.9	Wakala module overview	Undated	ESKADENIA
3.10	Business Intelligence system and analytics overview	Undated	ESKADENIA
3.11	Customer Relationship Management system overview	Undated	ESKADENIA
3.12	Customer Portal overview	Undated	ESKADENIA
3.13	Approval and Notification systems overview	Undated	ESKADENIA
3.14	Workflow system overview	Undated	ESKADENIA
3.15	Agent Portal overview	Undated	ESKADENIA
3.16	Logging system overview	Undated	ESKADENIA
3.17	Audit Trail overview	Undated	ESKADENIA
3.18	Document Management System overview	Undated	ESKADENIA
6.1	Minutes of ICIEC project kick-off meeting	7 April 2019	ESKADENIA and ICIEC project teams
6.2	Minutes concerning kick-off and Project Charter	April 2019	ESKADENIA and ICIEC project teams
6.3	Signed Project Charter	11 April 2019	ICIEC and ESKADENIA
7.1	ESKADENIA Credit Insurance system intellectual-property document	Undated	ESKADENIA
7.2	ESKADENIA Banc-assurance system intellectual-property document	Undated	ESKADENIA
7.3	ESKADENIA Customer Portal intellectual-property document	Undated	ESKADENIA

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Reference	Description	Date	Author or issuer
7.4	ESKADENIA Financial Management system intellectual-property document	Undated	ESKADENIA
7.5	ESKADENIA Agent Portal intellectual-property document	Undated	ESKADENIA
7.6	ESKADENIA Incident Management System intellectual-property document	Undated	ESKADENIA
7.7	ESKADENIA Document Management System intellectual-property document	Undated	ESKADENIA
7.8	ESKADENIA Customer Relationship Management system intellectual-property document	Undated	ESKADENIA
7.9	ESKADENIA Approval system intellectual-property document	Undated	ESKADENIA
7.10	ESKADENIA Notifications system intellectual-property document	Undated	ESKADENIA
7.11	ESKADENIA Intelligence and Analytics systems: Logging, Audit Trail and Analytics	Undated	ESKADENIA
7.12	ESKADENIA Workflow Management system intellectual-property document	Undated	ESKADENIA
7.13	ESKADENIA Takaful / Wakala Insurance system intellectual-property document	Undated	ESKADENIA
8.2	Agent Portal Business Requirements Document - signed	December 2019	ICIEC and ESKADENIA
8.3	CRM Business Processes - signed	December 2019	ICIEC and ESKADENIA
8.4	Agent Portal Business Processes - signed	December 2019	ICIEC and ESKADENIA
8.5	Banc-assurance Business Requirements Document - signed	December 2019	ICIEC and ESKADENIA

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Reference	Description	Date	Author or issuer
8.6	Credit Insurance BRD v7, BPD v5 and Annex - signed	February 2020	ICIEC and ESKADENIA
8.7	Banc-assurance Business Processes - signed	December 2019	ICIEC and ESKADENIA
8.8	Customer Portal Business Processes v3 - signed	December 2019	ICIEC and ESKADENIA
8.9	Customer Portal BRD v2 - signed	December 2019	ICIEC and ESKADENIA
8.10	CRM system Gap Scope Document - signed	December 2019	ICIEC and ESKADENIA
8.11	Financial System Business Processes v2 - signed	December 2019	ICIEC and ESKADENIA
8.12	Financial System Gap Scope Document v4 - signed	December 2019	ICIEC and ESKADENIA
8.13	Financial Integration Document v3 - signed	December 2019	ICIEC and ESKADENIA
8.14	Credit Insurance Business Processes v5	February 2020	ESKADENIA
8.15	Credit Insurance Business Requirements Document v7	February 2020	ESKADENIA
8.17	Email: ICIEC Takaful System progress report	12 September 2020	ESKADENIA project team
8.18; 8.20	Provisional Acceptance - signed	15 July 2020	ICIEC and ESKADENIA project managers
8.21	Gap verification log sheets - collection	March-May 2020	ESKADENIA and ICIEC project teams
8.22; 8.29	Customer Portal Gap Verification Log Sheet v3	2020	ESKADENIA and ICIEC project teams
8.23; 8.27	Agent Portal Gap Verification Log Sheet v2	2020	ESKADENIA and ICIEC project teams
8.24; 8.26	Banc-assurance Portal Gap Verification Log Sheet v2	2020	ESKADENIA and ICIEC project teams

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Reference	Description	Date	Author or issuer
8.25; 8.30	Credit Insurance Gap Verification Log Sheet v5	2020	ESKADENIA and ICIEC project teams
8.28	Financial System Gap Verification Log Sheet v2	2020	ESKADENIA and ICIEC project teams
8.35	Training syllabus - Credit Insurance Commercial Production - signed	2020-2021	ICIEC and ESKADENIA
8.36	Training syllabus - Credit Insurance Claims - signed	2020-2021	ICIEC and ESKADENIA
8.37	Training syllabus - Credit Insurance Country Risk and Credit Information - signed	2020-2021	ICIEC and ESKADENIA
8.38	Training syllabus - Credit Insurance Reinsurance - signed	2020-2021	ICIEC and ESKADENIA
8.39	Training syllabus - Credit Insurance Sovereign Production - signed	2020-2021	ICIEC and ESKADENIA
8.40	Training syllabus - Credit Insurance Reinsurance XoL - signed	2020-2021	ICIEC and ESKADENIA
8.41	Training syllabus - Customer Portal v2 - signed	2020-2021	ICIEC and ESKADENIA
8.42	Training syllabus - Agent Portal v2 - signed	2020-2021	ICIEC and ESKADENIA
8.43	Training syllabus - Approval and Notifications - signed	2020-2021	ICIEC and ESKADENIA
8.44	Training syllabus - Banc-assurance v3 - signed	2020-2021	ICIEC and ESKADENIA
8.45	Training syllabus - Wakala Module v1 - signed	2020-2021	ICIEC and ESKADENIA
8.47	Training syllabus - Financial System - signed	2020-2021	ICIEC and ESKADENIA
8.48	DMS training syllabus - signed	2020-2021	ICIEC and ESKADENIA
8.49	Training syllabus - CRM and IMS v1 - signed	2020-2021	ICIEC and ESKADENIA

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Reference	Description	Date	Author or issuer
8.50	Workflow training syllabus - signed	2020-2021	ICIEC and ESKADENIA
8.52	Training syllabus - Core Administration - signed	2020-2021	ICIEC and ESKADENIA
8.54	Training syllabus - Logging - signed	2020-2021	ICIEC and ESKADENIA
8.55	Training syllabus - Audit Trail - signed	2020-2021	ICIEC and ESKADENIA
8.56	Training syllabus - Analytics - signed	2020-2021	ICIEC and ESKADENIA
8.57; 18.1	Training Acceptance - signed	12 December 2021	ICIEC and ESKADENIA
8.59	Core Administration UAT re-validation - passed	2022	ESKADENIA and ICIEC project teams
8.60	Logging, Audit Trail and BI UAT re-validation - passed	2021	ESKADENIA and ICIEC project teams
8.61	CRM and IMS UAT results - passed	2022	ESKADENIA and ICIEC project teams
8.62	Financial System UAT results - passed	2022	ESKADENIA and ICIEC project teams
8.63	DMS UAT re-validation - passed	2021	ESKADENIA and ICIEC project teams
8.64	Approval and Notification UAT re-validation results - passed	2022	ESKADENIA and ICIEC project teams
8.65	Credit Insurance Commercial Production UAT results	2023	ESKADENIA and ICIEC project teams
8.66	Credit Insurance Credit Information UAT results - passed	2022	ESKADENIA and ICIEC project teams
8.67	Credit Insurance Country Risk UAT results - passed	2022	ESKADENIA and ICIEC project teams
8.69	Financial System Data Migration Reconciliation Activities - final session	2022	ESKADENIA and ICIEC project teams

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9.1	Project Charter	11 April 2019	ICIEC and ESKADENIA
14.1	Management meeting record	17 May 2025	ESKADENIA and ICIEC management
16.1	Change Request CR 01/2020 and verification acceptance	25 June 2020; acceptance 26 June 2024	ICIEC and ESKADENIA
16.2	Change Request CR 01/2021 - signed	28 March 2021	ICIEC and ESKADENIA
16.3	Change Request CR 01/2022 - signed	28 June 2022	ICIEC and ESKADENIA
16.4	Change Request CR 01/2024 Business Scope Document v3 - signed	20 February 2024	ICIEC and ESKADENIA
16.5	Change Request assessment report and related electronic correspondence	20 March 2025 and related dates	Laisan Al-Mobaideen, Nael Salah and project teams
17.1	Announcement: new Enterprise Business Unit Manager	10 January 2024	ESKADENIA
17.2	Announcement: ESKADENIA project-team resource change	29 August 2021	ESKADENIA
17.3	Announcement: new Credit Insurance business analyst resource	24 October 2024	ESKADENIA
17.4; 17.5	Announcement: new Security and Analytics Business Unit Manager	20 February 2023	ESKADENIA
20.1	CEO letter	1 January 2023	Nael Salah, ESKADENIA
20.2	CEO letter	8 January 2023	Nael Salah, ESKADENIA
20.3	CEO letter	9 March 2023	Nael Salah, ESKADENIA

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Reference	Description	Date	Author or issuer
20.4	CEO letter	12 July 2023	Nael Salah, ESKADENIA
20.5	CEO letter	24 October 2023	Nael Salah, ESKADENIA
20.6	CEO letter	8 November 2023	Nael Salah, ESKADENIA
20.7	CEO letter	28 November 2023	Nael Salah, ESKADENIA
20.8	CEO letter	18 December 2023	Nael Salah, ESKADENIA
20.9	CEO letter	2 January 2024	Nael Salah, ESKADENIA
20.10	CEO letter	15 April 2024	Nael Salah, ESKADENIA
20.11	CEO letter	22 May 2024	Nael Salah, ESKADENIA
20.12	Final legal letter to ICIEC CEO	23 July 2025	ESKADENIA
20.13	CEO letter	14 August 2025	Nael Salah, ESKADENIA
20.14	CEO letter	15 October 2025	Nael Salah, ESKADENIA
21.1	Correspondence concerning locked ESKADENIA user accounts and passwords	2025	ESKADENIA and ICIEC project teams
21.2	Evidence of ESKADENIA users being locked	11 May 2025 / as shown in record	ESKADENIA and ICIEC project teams
23.1	Notice of Termination of Agreements	9 July 2025	ICIEC
23.2	Notice of Termination of Agreements	31 July 2025	ICIEC
23.3	Response to ICIEC unilateral Notice of Termination - 1	2025	ESKADENIA
23.4	Response to ICIEC unilateral Notice of Termination - 2	2025	ESKADENIA

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24.1	ICIEC ITS technical-meeting correspondence concerning CR and data-migration remarks	April 2025	ICIEC and ESKADENIA project teams
24.2	Reply concerning minutes of technical meeting of 14 April 2025 - Reply 1	14 April 2025	ESKADENIA
24.3	Reply concerning minutes of technical meeting of 14 April 2025 - Reply 2	14 April 2025	ESKADENIA
24.4	ICIEC Takaful System progress report covering 11 December 2024 to 8 April 2025	13 April 2025	Laisan Al-Mobaideen / ESKADENIA project team
24.5	Technical-meeting presentation: ESKADENIA Position Basis	14 April 2025	ESKADENIA
24.6	Insurance Data Migration Reconciliation Progress Report	20 March 2025	ESKADENIA project team
24.7	Insurance Data Migration Reconciliation Progress Report	8 April 2025	ESKADENIA project team
24.8	ICIEC Takaful System progress reports - compilation	2019-2025	ESKADENIA project team

Part C Legal Authorities and Expert Reports

No separately numbered Respondent legal authority or expert report is added by this filing. The expert report referred to in Procedural Order No. 1 has not been filed and is not included in this cumulative index.