the Wolfsberg Group

Financial Institution Name: Location (Country) :

Alrajhi Banking & Investment Corporation Riyadh (Saudi Arabia)

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE. Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches, if a response for the LE differs for one of its branches, this needs to be highlighted and details regarding this difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

4 ENITIT	Question	Answer
	Y & OWNERSHIP	
1	Full Legal Name	
		Alrajhi Banking & Investment Corporation
		The same of the sa
2	Append a list of foreign branches which are covered by	
	this questionnaire	ARB International branches and Subsidiaries, "Details attached"
		The medical deficition of the debotations, Details attached
3	Full Legal (Registered) Address	
		Al Rajhi head quarter tower, King Fahad branch road, Al Muruj, Riyadh, Saudi Arabia P.O. Box 28 Riyadh 11411
		Al Rajiii fiead qualter tower, King Fanad branch toad, Al Muruj, Kiyadiri, Saudi Arabia F.O. Box 26 Kiyadiri 11411
4	Full Primary Business Address (if different from above)	
		As above
		ns above
		h .
5	Date of Entity incorporation/establishment	
		Mar. 4000
		Mar, 1988
6	Select type of ownership and append an ownership chart	
	if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker	1
	symbol	Saudi Stock Exchange (Symbol:1120)
		Saudi Stock Exchange (Symbol, 1120)
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No ·
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate	
	beneficial owners with a holding of 10% or more	Not applicable
7	9/ of the Estitute total charge company of houses share	
1	% of the Entity's total shares composed of bearer shares	
		Not applicable
8	Door the Entity or any of its beneates assets and	
0	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	No
8 a	If Y, provide the name of the relevant branch/es	
	ii 1, provide the halfle of the relevant branchies	
- T	which operate under an OBL	
- 7		Not applicable
		Not applicable
9		**
	which operate under an OBL	Not applicable
	which operate under an OBL Does the Bank have a Virtual Bank License or provide	**
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	no
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	**
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	no
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	no
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority	no Saudi Central Bank (SAMA)
9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority	no
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9	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available	no Saudi Central Bank (SAMA)
9 10 11	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority	no Saudi Central Bank (SAMA) 558600BQZS4Y1DTU8589
9 10 11	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if	no Saudi Central Bank (SAMA)
9 10 11	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if	no Saudi Central Bank (SAMA) 558600BQZS4Y1DTU8589
9 10 11 12	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	no Saudi Central Bank (SAMA) 558600BQZS4Y1DTU8589
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9 10 11 12	which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	no Saudi Central Bank (SAMA) 558600BQZS4Y1DTU8589

14	Colored the huminous areas and inchine to the Entity	
	Select the business areas applicable to the Entity	
14 a 14 b	Retail Banking Private Banking	Yes
		Yes
14 c	Commercial Banking	Yes
14 d	Transactional Banking	Yes
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes
14 g	Securities Services/Custody	No
14 h	Broker/Dealer	No
14 i	Multilateral Development Bank	No
14 j	Wealth Management	Yes
14 k	Other (please explain)	Please refer to the bank websit contining information on the products and services
15	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction to the location where bank services are provided)	No
15 a	If Y, provide the top five countries where the non-	
10 4	resident customers are located.	Not applicable
16	Select the closest value:	
16 a	Number of employees	10001+
16 b	Total Assets	Greater than \$500 million
17	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
17 a	If N, clarify which questions the difference/s relate to	
17 a	and the branch/es that this applies to.	Not applicable
18	If appropriate, provide any additional information/context to the answers in this section.	None
2 PRODI	UCTS & SERVICES	
19	Does the Entity offer the following products and services:	BED TO THE PARTY OF THE PARTY O
19 a	Correspondent Banking	Yes
19 a1	If Y	165
19 a1a	Does the Entity offer Correspondent Banking	
13 4 14		Yes
19 a1b	services to domestic banks? Does the Entity allow domestic bank clients to	No
19 a1c	provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	Yes
19 a1d	Does the Entity offer Correspondent Banking services to foreign banks?	Yes
19 a1e	Does the Entity allow downstream relationships with foreign banks?	No
19 a1f	Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?	Yes
19 a1g	Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?	Yes
19 a1h	Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	
19 a1h1	MSBs	No
19 a1h2	MVTSs	No
19 a1h3	PSPs	No
		y

19 a1i	Does the Entity have processes and procedures	
	in place to identify downstream relationships with	Yes
	MSBs /MVTSs/PSPs?	STATE OF THE PROPERTY OF THE P
19 b	Cross-Border Bulk Cash Delivery	No
19 c	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No No
19 e	Hold Mail	No
19 f	International Cash Letter	No
19 g	Low Price Securities	No
19 h	Payable Through Accounts	No
19 i	Payment services to non-bank entities who may then	
	offer third party payment services to their customers?	No
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	No
19 i3	Virtual Asset Service Providers (VASPs)	No No
19 i4	eCommerce Platforms	No
19 i5	Other - Please explain	NO.
1010	Other - Flease explain	Not Applicable
40.	District Desiring	
19 j	Private Banking	Domestic
19 k	Remote Deposit Capture (RDC)	No
191	Sponsoring Private ATMs	No
19 m	Stored Value Instruments	No
19 n	Trade Finance	Yes
19 o	Virtual Assets	No
19 p	For each of the following please state whether you	
	offer the service to walk-in customers and if so, the applicable level of due diligence:	
19 p1	Check cashing service	No
19 p1a	If yes, state the applicable level of due diligence	
19 p2	Wire transfers	No
19 p2a		
	If yes, state the applicable level of due diligence	
19 p3	Foreign currency conversion	No
19 p3a	If yes, state the applicable level of due diligence	
19 p4		No
19 p4a	If yes, state the applicable level of due diligence	
19 p5	If you offer other services to walk-in customers	
	please provide more detail here, including describing the level of due diligence.	ARB does not offering any services to walk-in customer as per the internal policies and regulatory guidelines
19 q	Other high-risk products and services identified by the Entity (please specify)	None other what is listed 'Yes' above
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
20 20 a		Yes
	are representative of all the LE's branches.	Yes Not applicable
	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to	Yes
20 a	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context	Not applicable
20 a	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Not applicable
20 a 21 3. AML, CT	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Not applicable
20 a 21 3. AML, CT	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the	Not applicable
20 a 21 3. AML, CT 22	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Not applicable None
20 a 21 3. AML, CT 22 22 a	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise	Not applicable None Yes
20 a 21 3. AML, CT 22 22 a 22 b	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Not applicable None Yes Yes Yes
20 a 21 3. AML, CT 22 22 a 22 b 22 c	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership	Not applicable None Yes Yes Yes Yes
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 d	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting	Not applicable None Yes Yes Yes Yes Yes Yes
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 c 22 d 22 e	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD	Not applicable None Yes Yes Yes Yes Yes Yes Yes
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 d 22 c 22 d	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Not applicable None Yes Yes Yes Yes Yes Yes Yes Y
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20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 d 22 e 22 f 22 g	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Yes Not applicable None Yes Yes Yes Yes Yes Yes Yes Yes Yes Y
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 c 22 d 22 e 22 f 22 f 22 p	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Not applicable None Yes Yes Yes Yes Yes Yes Yes Y
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 c 22 d 22 e 22 f 22 g 22 h 22 i	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. F & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures	Yes Not applicable None Yes Yes Yes Yes Yes Yes Yes Yes Yes Y
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 d 22 c 22 f 22 g 22 h 22 j	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Yes Not applicable None Yes Yes Yes Yes Yes Yes Yes Yes Yes Y
20 a 21 3. AML, CT 22 22 a 22 c 22 d 22 c 22 f 22 p 22 h 22 i 22 i	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Yes Not applicable None Yes Yes Yes Yes Yes Yes Yes Yes Yes Y
20 a 21 3. AML, CT 22 22 a 22 b 22 c 22 d 22 c 22 f 22 g 22 h 22 j	are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section.	Yes Not applicable None Yes Yes Yes Yes Yes Yes Yes Yes Yes Y

	1 Consistent Author D	lv.
22 m	Suspicious Activity Reporting	Yes
22 n 22 o	Training and Education Transaction Monitoring	Yes Yes
23	How many full time employees are in the Entity's AML,	
	CTF & Sanctions Compliance Department?	11-100
24	Is the Entity's AML, CTF & Sanctions policy approved at	
	least annually by the Board or equivalent Senior Management Committee? If N, describe your practice in	Yes
	Question 29.	
25	Does the Board receive, assess, and challenge regular	
	reporting on the status of the AML, CTF, & Sanctions programme?	Yes
26	Does the Entity use third parties to carry out any	
	components of its AML, CTF & Sanctions programme?	No
26 a	If Y, provide further details	
		Not applicable
		'
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
28 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
		Not applicable
29	If appropriate, provide any additional information/context	
	to the answers in this section.	None
A ANITI	BRIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures	
0₹.77/I	consistent with applicable ABC regulations and	Yes
	requirements to reasonably prevent, detect and report	Tes
31	bribery and corruption? Does the Entity have an enterprise wide programme that	
J.	sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers	
	with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
33	Does the Entity have adequate staff with appropriate	
	levels of experience/expertise to implement the ABC	Yes
24	programme?	Deth init week was and third and an artist and the Mark Street
34	Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that:	Both joint ventures and third parties acting on behalf of the Entity
35 a	Prohibits the giving and receiving of bribes? This	
	includes promising, offering, giving, solicitation or	V.
	receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an	Yes
	advantage	,
35 b	Includes enhanced requirements regarding interaction	Yes
35 c	with public officials? Includes a prohibition against the falsification of books	
35 0	and records (this may be within the ABC policy or any	
	other policy applicable to the Legal Entity)?	Yes
		Y
36	Does the Entity have controls in place to monitor the	Yes
27	effectiveness of their ABC programme?	100
37	Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment	15
50	(EWRA) been completed in the last 12 months?	Yes
	5	
38 a	If N, provide the date when the last ABC EWRA was	
	completed.	Not Applicable
		поструповые
	December 5-17 house - ABS	
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the	Yes
	inherent risk assessment?	169
40	Does the Entity's ABC EWRA cover the inherent risk	是特别的。
	components detailed below:	
40 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes
40 b	Corruption risks associated with the countries and	
	industries in which the Entity does business, directly	Yes
	or through intermediaries	
40.0	Transportions products as assistant including the	
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or	Yes

40 d		
	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political	Yes
	contributions	
40 e	Changes in business activities that may materially	Yes
	increase the Entity's corruption risk	
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
42	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 e	Third parties to which specific compliance activities	
2000-00-	subject to ABC risk have been outsourced	Not Applicable
42 f	Non-employed workers as appropriate (contractors/consultants)	Yes
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
44	Confirm that all responses provided in the above Section	
	are representative of all the LE's branches	Yes
44 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	Not Applicable
45	If appropriate, provide any additional information/context to the answers in this section.	None
E AMI	CTF & SANCTIONS POLICIES & PROCEDURES	
46	Has the Entity documented policies and procedures	
46		
	consistent with applicable AMI_CTE 9 Constions	
	consistent with applicable AML, CTF & Sanctions	
	regulations and requirements to reasonably prevent,	
46.2	regulations and requirements to reasonably prevent, detect and report:	Vec
46 a	regulations and requirements to reasonably prevent, detect and report: Money laundering	Yes Yes
46 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing	Yes
46 b 46 c	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations	Yes Yes
46 b 46 c 47	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually?	Yes
46 b 46 c	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and	Yes Yes
46 b 46 c 47 48	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against:	Yes Yes Yes
46 b 46 c 47 48	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards	Yes Yes Yes Yes
46 b 46 c 47 48 48 a 48 a1	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes Yes Yes Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes Yes Yes Yes Yes Yes Yes Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes Yes Yes Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and	Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 48 b 49	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 49 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
46 b 46 c 47 48 48 a 48 a 48 b 48 b 48 b 49 a	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide	Yes
46 b 46 c 47 48 48 a 48 a 48 a 48 b 49 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
46 b 46 c 47 48 48 a 48 a 48 b 48 b 49 a 49 b	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides	Yes
46 b 46 c 47 48 48 a 48 a 48 b 48 b 49 b 49 c 49 d	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit depening and keeping of accounts for Section	Yes
46 b 46 c 47 48 48 a 48 a 48 a1 48 b 49 b 49 c 49 d 49 e 49 f	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
46 b 46 c 47 48 48 a 48 a 48 b 48 b 49 b 49 c 49 d 49 e	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of	Yes
46 b 46 c 47 48 48 a 48 a 48 a1 48 b 49 b 49 c 49 d 49 e 49 f	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents,	Yes
46 b 46 c 47 48 48 a 48 a 48 a1 48 b 49 b 49 c 49 d 49 e 49 f	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? For the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de	Yes
46 b 46 c 47 48 48 a 48 a 48 a1 48 b 49 a 49 c 49 d 49 c 49 d 49 g	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit depening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
46 b 46 c 47 48 48 a 48 a 48 a1 48 b 49 b 49 c 49 d 49 e 49 f	regulations and requirements to reasonably prevent, detect and report: Money laundering Terrorist financing Sanctions violations Are the Entity's policies and procedures updated at least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? For the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit dealing with another entity that provides services to shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de	Yes

49 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by	Yes
	employees	
49 j	Define the process, where appropriate, for	
49]	terminating existing customer relationships due to	Yes
	financial crime risk	res
49 k	Define the process for exiting clients for financial	· · · · · · · · · · · · · · · · · · ·
49 K		Waa
	crime reasons that applies across the entity, including	Yes
40.1	foreign branches and affiliates	
491	Define the process and controls to identify and	
	handle customers that were previously exited for	Yes
	financial crime reasons if they seek to re-establish a	
	relationship	
49 m	Outline the processes regarding screening for	Yes
	sanctions, PEPs and Adverse Media/Negative News	ies
49 n	Outline the processes for the maintenance of internal	
	"watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or	
00	similar document which defines a risk boundary around	Yes
	their business?	155
51	Does the Entity have record retention procedures that	
٠.	comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	
JIA	, what is the retention period?	
		5 years or more
		o years of mere
52	Confirm that all responses provided in the above Section	V
	are representative of all the LE's branches	Yes
52 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
		Not Applicable
53	If appropriate, provide any additional information/context	
	to the answers in this section.	ARB Standards are gapped to SAMA regulations, which are benchmarked to FATF standards, Sanctions
		Standard are also gapped to US and EU requirements especially for USD and EUR transactions.
		graphic de la contraction de l
No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	TF & SANCTIONS RISK ASSESSMENT	
6. AML, C 54	Does the Entity's AML & CTF EWRA cover the inherent	
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client	Yes
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	Yes Yes
54 54 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client	
54 a 54 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product	Yes
54 a 54 b 54 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography	Yes Yes
54 a 54 b 54 c 54 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel	Yes Yes
54 a 54 b 54 c 54 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls	Yes Yes
54 a 54 b 54 c 54 d 55	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes Yes Yes
54 a 54 b 54 c 54 d 55 a 55 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence	Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 a 55 b 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification	Yes Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 d 55 a 55 b 55 c 55 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	Yes Yes Yes Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 a 55 a 55 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative	Yes Yes Yes Yes Yes Yes Yes
54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c 55 d 55 e	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News	Yes
54 a 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 e	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 c 55 d 55 c 55 d 55 c 55 d 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance	Yes
54 a 54 a 54 a 54 c 54 d 55 c 55 a 55 b 55 c 55 c 55 d 55 e	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 c 55 d 55 c 55 d 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in	Yes
54 a 54 a 54 a 54 b 54 c 54 d 55 a 55 a 55 c 55 d 55 e 55 f 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 moniths?	Yes
54 a 54 a 54 a 54 c 54 d 55 c 55 a 55 b 55 c 55 c 55 d 55 e	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 c 55 c 55 d 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 moniths?	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 c 55 c 55 d 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF	Yes
54 a 54 a 54 a 54 b 54 c 54 d 55 a 55 a 55 c 55 d 55 e 55 f 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56 a 56 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed.	Yes
54 a 54 a 54 a 54 b 54 c 54 d 55 a 55 a 55 c 55 d 55 e 55 f 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 moniths? If N, provide the date when the last AML & CTF EWRA was completed.	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 d 55 c 55 d 55 h 56 a 57	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c 55 d 55 e 55 h 56 a 57 57 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client	Yes
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 d 55 c 55 d 55 c 55 d 55 c 55 c 55 d 5	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel	Yes
54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c 55 d 55 c 55 h 56 a 57 c 57 d 57 c 57 d 57 d 57 d 57 d 57 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 d 55 c 55 d 55 c 55 d 55 c 55 c 55 d 5	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls	Yes
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 moniths? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 d 5	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence	Yes
54 a 54 a 54 b 54 c 54 d 55 c 55 a 55 b 55 c 55 d 5	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance	Yes
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance List Management	Yes
54 54 a 54 b 54 c 54 c 55 a 55 c 55 d 55 c 55 f 56 a 57 c 57 a 57 c 57 c 58 b 58 a 58 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance	Yes

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Section	
Has the Entity's Sanctions EWRA been completed in the last 12 months? Fig. 2007 Fig.	
Isas 12 months? For provide the date when the last Sanctions EWRA was completed. Not Applicable	
18 1 Y provide the date when the last Sanctions EWRA was completed. 18 Not Applicable 19 A If N, clarify which questions the difference/s relate to and the branch/es that this applies to. 19 A If A, clarify which questions the difference/s relate to and the branch/es that this applies to. 10 A If A, clarify which questions the difference/s relate to and the branch/es that this applies to. 10 A If appropriate, provide any additional information/context to the answers in this section. 10 A Applicable 11 If appropriate, provide any additional information/context to the answers in this section. 11 If appropriate, provide any additional information/context to the answers in this section. 12 A Does the Entity verify the identity of the customer? 13 A Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days? 14 A Which of the following does the Entity gather and retain when conducting CDD? Select all that apply. 15 A D D D D D D D D D D D D D D D D D D	
was completed. Not Applicable Confirm that all responses provided in the above Section are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. Not Applicable If appropriate, provide any additional information/context to the answers in this section. None T. KYC, CDD and EDD Section Bentity serify the identity of the customer? Do bes the Entity verify the identity of the customer? Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days? A Which of the following does the Entity gather and retain when conducting CDD? Select all that apply: 4 a Customer identification 4 b Expected activity Yes 4 C Nature of business/employment 4 c Nature of business/employment Yes 4 product usage Yes 4 Product usage Yes 4 Product usage Yes 4 Purpose and nature of relationship Yes 4 g Source of funds Yes 5 a Ultimate beneficial owners verified? Yes 5 a Ultimate beneficial owners verified? Yes 5 d Cher relevant parties Yes 6 C Nature relevant parties Yes 6 C New sortholders Yes 6 C New controllers Yes 6 C New that is the Entity a minimum (towest) threshold applied to beneficial ownership identification?	
60 Confirm that all responses provided in the above Section are representative of all the LE's branches 60 a If N. clarify which questions the difference/s relate to and the branch/es that this applies to. Not Applicable 61 If appropriate, provide any additional information/context to the answers in this section. None 7. KYC, CDD and EDD 62 Does the Entity verify the identity of the customer? 63 Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days? 64 Which of the following does the Entity gather and retain when conducting CDD? Select all that apply. 64 a Customer identification 64 b Expected activity 64 c Nature of business/employment 64 ves 64 c Nature of business/employment 64 e Product usage 64 e Product usage 64 e Product usage 64 e Product usage 65 e Are each of the following identified: 65 a Ultimate beneficial ownership 65 Are each of the following identified: 65 a Unter elevant parties 65 d Other relevant parties 66 What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification? 75	
60 Confirm that all responses provided in the above Section are representative of all the LE's branches 60 a If N, clarify which questions the difference's relate to and the branch'es that this applies to. Not Applicable 61 If appropriate, provide any additional information/context to the answers in this section. None 7. KYC, CDD and EDD 62 Does the Entity verify the identity of the customer? Yes 63 Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days? 64 Which of the following does the Entity gather and retain when conducting CDD? Select all that apply: 64 a Customer identification Yes 64 b Expected activity Yes 64 c Nature of business/employment Yes 64 d Ownership structure Yes 64 e Product usage Yes 64 e Product usage Yes 64 f Purpose and nature of relationship Yes 64 g Source of funds Yes 65 a Cultimate beneficial ownership in Yes 65 a Ultimate beneficial ownership Yes 65 1 Are each of the following identified: 65 a Customer identification? Yes 65 C Key controllers Yes 65 d Other relevant parties Yes 66 What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification?	
are representative of all the LE's branches If N, clarify which questions the difference/s relate to and the branch/es that this applies to. Not Applicable If appropriate, provide any additional information/context to the answers in this section. None T. KYC, CDD and EDD 62 Does the Entity verify the identity of the customer? 63 Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days? 64 Which of the following does the Entity gather and retain when conducting CDD? Select all that apply: 64 Customer identification 64 Described activity 64 A Router of business/employment 65 A Nature of business/employment 66 Product usage 7 Yes 66 Are each of the following identified: 65 Are each of the following identified: 65 A Ultimate beneficial ownership 7 Yes 65 A What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification? 7 Yes 66 What is the Entity after applied to the entity after applied to beneficial ownership identification? 7 To core the deficient ownership identification?	
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to beneficial ownership identification? 10%	
67 Does the due diligence process result in quetomore	
or pues the due diligence process result in customers	
receiving a risk classification?	
67 a If Y, what factors/criteria are used to determine the	Carlotte State
customer's risk classification? Select all that apply:	SELECTION SELECTION
67 a1 Product Usage Yes	
67 a2 Geography Yes 67 a3 Business Type/Industry Yes	
67 a3 Business Typerindustry Tes 67 a4 Legal Entity type Yes	
67 as Legal Link type Tes 67 as Adverse Information Yes	
67 a6 Other (specify)	
Distribution Channels	
68 For high risk non-individual customers, is a site visit a	
part of your KYC process?	
68 a If Y, is this at:	A PER SUBSTILIA
68 a1 Onboarding Yes	
68 a2 KYC renewal Yes	
68 a3 Trigger event Yes	
68 a4 Other	
68 a4a If yes, please specify "Other"	
69 Does the Entity have a risk based approach to screening	
customers for Adverse Media/Negative News? Yes	
69 a If Y, is this at:	
69 a1 Onboarding Yes 69 a2 KYC renewal Yes	

69 a3 Trigger event Yes 70 What is the method used by the Entity to screen for Adverse Media/Negative News? 71 Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs? 71 If Y, is this at: 71 Onboarding Yes	
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71 a If Y, is this at	
Trat Choolong tes	- The second of the second control of the se
71 a2 KYC renewal Yes	
71.a3 Trigger event Yes	
72. What is the method used by the Entity to screen PEPs?	
Automated	
73 Does the Entity have policies, procedures and processes	***************************************
to review and escalate potential matches from screening	
customers and connected parties to determine whether Yes	
they are PEPs, or controlled by PEPs?	
74. Is KYC renewed at defined frequencies based on risk	
74. Is N10 Jeriodic Reviews)? Frating [Periodic Reviews]? Yes	
74 a If yes, select all that apply:	
74 a1 Less than one year No	The second secon
74a2 1 – 2 years Yes	
74 a3 3 – 4 years No	**************************************
74 a4 5 years or more No	
74 a5 Trigger-based or perpetual monitoring reviews Yes	
74.a6 Other (Please specify) As per the Bank policy KYC update is required based on the following frequency:	
High-Risk: Annually	
Medium.Risk: Once in Three years	
Low/Standard Risk: Once every Five (5) years	
75 Does the Entity maintain and report metrics on current	
and past periodic or trigger event due diligence reviews? Yes	
7	
76 From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or	
prohibited by the Entity's FCC programme?	
76 a Arms, defence, military Prohibited	· · · · · · · · · · · · · · · · · · ·
76 b Respondent Banks EDD on risk-based approach	
76 b1 If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Yes	
Correspondent Banking Principles 2022?	
76 c Embassies/Consulates EDD on risk-based approach	
76 d Extractive industries EDD on risk-based approach	
76 e Gambling customers Prohibited	
76 f General Trading Companies EDD on risk-based approach	
76 g Marijuana-related Entities Prohibited	
76 h MSB/MVTS customers EDD on risk-based approach	
76 i Non-account customers Prohibited	
76 Non-Government Organisations EDD on risk-based approach	
76 k Non-resident customers Prohibited	
761 Nuclear power Prohibited 76 m Payment Service Providers EDD on risk-based gooroach	
76 m Payment Service Providers EDD on risk-based approach 76 n PEPs EDD on risk-based approach	
76 o PEP Close Associates EDD on risk-based approach	
76 p PEP Related EDD on instrusied approach	
76 q Precious metals and stones EDD on risk-based approach	***************************************
76 r Red light businesses/Adult entertainment Prohibited	
76 s Regulated charities EDD on risk-based approach	
76 t Shell banks Prohibited	
76 u Travel and Tour Companies EDD on risk-based approach	
76 v Unregulated charities Prohibited	
76 w Used Car Dealers EDD on risk-based approach	
76 x Virtual Asset Service Providers Prohibited	
76 y Other (specify)	-
Subject, to accepted ridk rating criteria as per the comiliance policy, and senior mangmen	t approval (as mandated
by the regulator).	
77 If restricted, provide details of the restriction	
Made	
None	
None	
78 Does EDD require senior business management and/or compliance approval? Yes	W

78 a	If Y indicate who provides the approval:	Both
79	Does the Entity have specific procedures for onboarding	
	entities that handle client money such as lawyers, accountants, consultants, real estate agents?	Yes
80	Does the Entity perform an additional control or quality	V
	review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
81 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	NA NA
82	If appropriate, provide any additional information/context to the answers in this section.	None
8. MONIT	TORING & REPORTING	
83	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
84	What is the method used by the Entity to monitor transactions for suspicious activities?	Automated
84 a	If manual or combination selected, specify what type of transactions are monitored manually	Not Applicable
84 b	If automated or combination selected, are internal system or vendor-sourced tools used?	Vendor-sourced tools
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the name of the vendor/tool?	SAS system
84 b2	When was the tool last updated?	<1 year
84 b3	When was the automated Transaction Monitoring application last calibrated?	<1 year
85	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
86	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
87	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to monitoring?	Yes
88	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
89	Does the Entity have processes in place to send Requests for Information (RFIs) to their customers in a timely manner?	Yes
90	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
90 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	Not Applicable
91	If appropriate, provide any additional information/context to the answers in this section.	None
	to the answers in this section.	None

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93 b. Local Regulations Yes 93 b.1 If Y. specify the regulation 87 F. Recommendation 16 88 F. R. explain 99 Constitute Entity have controls to support the inclusion of required and accurate originator information in cross broken payment microlinary information in cross broken payment microlinary information in cross broken payment microlinary information constitution of required brenificiary information cross-border payment microlinary information info		to comply with and have controls in place to ensure
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93 c If N. explain 94 Does the Entity have controls to support the inclusion of inquired and accurate originator information in cross before convent insessional consistence of the physical control to apport the inclusion of messages? 95 Does the Entity have procedures to include beneficiary address including country in cross border payment messages? 96 a If Y, does the Entity have procedures to include beneficiary address including country in cross border payment of the procession of the pr		
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contained in cross border transactions against Sanctions Lists?		including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?
104 What is the method used by the Entity? Automated	ited	
Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?		programme to ensure that complete data for all
106 Select the Sanctions Lists used by the Entity in its sanctions screening processes:		106 Select the Sanctions Lists used by the Entity in its
106 a Consolidated United Nations Security Council Sanctions List (UN) Used for screening customers and beneficial owners and for filtering transactional data	or screening customers and beneficial owners and for filtering transactional data	106 a Consolidated United Nations Security Council Sanctions List (UN)
United States Department of the Treasury's Office of Foreign Assets Control (OFAC) Used for screening customers and beneficial owners and for filtering transactional data	ar screening customers and beneficial owners and for filtering transactional data	

106 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
106 e	Ediopodii Oniori Odriodidatod Elot (EO)	Used for screening customers and beneficial owners and for filtering transactional data
106 f	Other (specify)	Central Banks lists for home and hosting countries "SAMA, CBK, CBJ, BNM"
107	When regulatory authorities make updates to their Sanctions list, how many business days before the entity updates their active manual and/or automated screening systems against:	
107 a	Customer Data	Same day to 2 business days
107 b	Transactions	Same day to 2 business days
108	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	Not Applicable
110	If appropriate, provide any additional information/context to the answers in this section.	None
11. TRAIN	IING & EDUCATION	
111	Does the Entity provide mandatory training, which includes:	
111 a	Identification and reporting of transactions to government authorities	Yes
111 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
111 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
111 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
111 e	Conduct and Culture	Yes
111 f	Fraud	Yes
112	Is the above mandatory training provided to:	
112 a	Board and Senior Committee Management	Yes
112 b	1st Line of Defence	Yes
112 c	2nd Line of Defence	Yes
112 d	3rd Line of Defence	Yes
112 e	Third parties to which specific FCC activities have	
	been outsourced	Not Applicable
112 f	been outsourced Non-employed workers (contractors/consultants)	Not Applicable Yes
112 f 113	been outsourced	
112 f	been outsourced Non-employed workers (contractors/consultants) Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high	Yes
112 f 113	been outsourced Non-employed workers (contractors/consultants) Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities? Does the Entity provide customised training for AML,	Yes Yes

115 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	NA NA
		IN .
-		
116	If appropriate, provide any additional information/context	
	to the answers in this section.	All Front-line staff receive mandatory training on AML before commencement of their role. In addition, for all staff,
		annual e-learning courses (on AML topics), with tests and 70% pass score is mandated.
Designation of the last of the	TY ASSURANCE /COMPLIANCE TESTING	
117	Does the Entity have a program wide risk based Quality	
	Assurance programme for financial crime (separate from	Yes
118	the independent Audit function)? Does the Entity have a program wide risk based	
110	Compliance Testing process (separate from the	Yes
	independent Audit function)?	
119	Confirm that all responses provided in the above Section	Yes
110 -	are representative of all the LE's branches	
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
	and the stationers that this applies to.	NA .
120	If appropriate, provide any additional information/context	
120	to the answers in this section.	
	The state of the s	None
13. AUDIT		
121	In addition to inspections by the government	
121	supervisors/regulators, does the Entity have an internal	
	audit function, a testing function or other independent	Yes
	third party, or both, that assesses FCC AML, CTF, ABC,	100
	Fraud and Sanctions policies and practices on a regular	
122	basis? How often is the Entity audited on its AML, CTF, ABC.	
122	Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Yearly
122 b	External Third Party	Yearly
123	Does the internal audit function or other independent	
	third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and	Yes
123 b	procedures Enterprise Wide Risk Assessment	Yes
123 D	Governance	Yes
123 d	KYC/CDD/EDD and underlying methodologies	Yes
123 e	Name Screening & List Management	Yes
123 f	Reporting/Metrics & Management Information	Yes
123 g	Suspicious Activity Filing	Yes
123 h	Technology Transaction Manitoring	Yes
123 i 123 j	Transaction Monitoring Transaction Screening including for sanctions	Yes
123 j 123 k	Transaction Screening including for sanctions Training & Education	Yes Yes
123 K	Other (specify)	100
		ARB Internal Audit covers all bank activities
124	Are adverse findings from internal & external audit	
	tracked to completion and assessed for adequacy and	Yes
	completeness?	
125	Confirm that all responses provided in the above section	Yes
125 a	are representative of all the LE's branches If N, clarify which questions the difference/s relate to	
.20 4	and the branch/es that this applies to.	
		Not Applicable
126	If appropriate, provide any additional information/context	
.20	to the answers in this section.	
		None
14. FRAU	ID.	
127	Does the Entity have policies in place addressing fraud	
	risk?	Yes
128	Does the Entity have a dedicated team responsible for	Yes
	preventing & detecting fraud?	100

129	Does the Entity have real time monitoring to detect fraud?	Yes
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes
131	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
131 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	Not Applicable
132	If appropriate, provide any additional information/context to the answers in this section.	None

Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4)

Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti-Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)

Al Rajhi Banking & Investment Corporatio (Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.

The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.

The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months

The Financial Institution commits to file accurate supplemental information on a timely basis

I.Abdulrahman I. Al-Gofaily (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

I, Hamad I. Alwashmi (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest pelief, and that I are as 10 per

(Signature & Date) 15. 1.2924 (Signature & Date) 15. 1. 2024

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Page 13

جموعة الالتزام

Group



Wolfsberg questionnaire (CBDDQ) applicable to the following Alrajhi Bank Branches and subsidiaries

Entity Name	Туре	Country	Main Address	Key Local Regulator(s)	Key Local Regulator(s) website(s)	Date of Entity
Al Rajhi Banking & Investment Corporation	Head Office	KSA	Al Rajhi tower – king Fahad Road P.O. Box 28 Riyadh 11411	Saudi Central Bank (SAMA)	https://www.sama.g ov.sa	1988
Al Rajhi Bank - Kuwait	Branch	Kuwait	State of Kuwait City, sharq, Blocj3, building1, Ahmad tower, 9th floor	Central Bank of Kuwait (CBK)	https://www.cbk.gov .kw/	2009
Al Rajhi Bank - Jordan	Branch	Jordan	Alrajhi bank head office- Amman-Jordan-shumaisani 67 abdulhamaid sharf street- shumaisani- P.O Box: 940232 Amman11194	Central Bank of Jordan (CBJ)	www.cbj.gov.jo	2009
Al Rajhi Banking & Investment Corporation (Malaysia)	Wholly Owned Subsidiary	Malaysia	Wisma Golden Eagle Realty 142-B Jalan Ampang, 50450 Kuala Lumpur, Malaysia	Bank Negara Malaysia	www.bnm.gov.my	2006
Al Rajhi Financial Markets Ltd (SPV)	Wholly Owned Subsidiary	Cayman Islands	At the offices of Maples Corporate Services Limited, PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands	Registrar of Companies Government Administration Building 133 Elgin Avenue George Town Grand Cayman	https://www.gov.ky/	2019