

## AML/CTF Questionnaire

National Bank of Oman provides the following standard Anti-Money Laundering and Combating Terrorism Financing (KYC) Questionnaire. We confirm that the following areas of our organization are covered by the response contained in this questionnaire:

A. Basic Information	
1. Financial Institution Name	<b>National Bank of Oman S.A.O.G</b>
2. Registration number, date of registration	<b>Registration No.: 1003704 Date of registration: 24.02.1975</b>
3. Full Address of the registered office Telephone Number Fax Number Website Address	<b>P.O. Box 751 P. C. 112, Ruwi + 968 2477 8000 + 968 24778585 www.nbo.co.om</b>
4. Country of Incorporation	<b>Sultanate of Oman</b>
5. Principal line of business	<b>Banking and Investment</b>
6. Name of local regulatory body(ies) regulating your activities	<b>Central Bank of Oman &amp; Capital Market Authority</b>
7. Number of branches	<b>71 Branches in Oman One Branch in Abu Dhabi 3 Branches in Egypt</b>
8. Are your shares publicly traded? If yes, in which stock exchange market(s):	<b>Muscat Securities Market</b>

### B. General AML Policies, Practices, Procedures

1. Does your AML/CTF compliance program require approval of the Board or a senior committee thereof?	✓ Yes <input type="checkbox"/> No
2. Does your financial institution have in place written policies and procedures designed to prevent, detect and report suspicious transactions?	✓ Yes <input type="checkbox"/> No
3. Does your financial institution have an AML/CTF Compliance officer who is responsible for coordinating and overseeing the AML/CTF program on a day-to-day basis?	✓ Yes <input type="checkbox"/> No

4. Is your AML/CTF Policy applicable to your branches and subsidiaries (also in foreign countries)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
5. Does your internal audit function assess the AML/CTF policies, procedures and practices on a regular basis?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
6. Has your financial institution violated anti-money laundering/anti-terrorist financing legislations in the jurisdictions it operates?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
7. Does your financial institution provide services to offshore Banks?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
8. Does your financial institution have a policy prohibiting relationship with Shell Banks?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
9. Does your Financial Institution deal with Internet Banks?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
10. Does your financial institution have record retention requirement? If "Yes", how long are records retained? <b>10 Years</b>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
11. Does your financial institution have policies covering relationships with politically exposed persons consistent with industry best practices?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
12. Does your financial institution have in place systems for the identification of its customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
13. Does your financial institution have procedures/processes to establish records (KYC profiles) for all its customers and regularly review and update them?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
14. Does your financial institution have enhanced Know Your Customer procedures for customers who have been assessed to pose high risk of illegal activities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
15. Does your financial institution assess its customers and their transactions on a risk based approach?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
16. Does your financial Institution provide services to "walk-in" customers?  If yes, do you have policies/procedures for identification?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
17. Does your financial institution collect information regarding its customers' business activities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
18. Does your financial institution provide periodic AML/CTF training to relevant employees?  <i>If yes? How frequent is training conducted? <b>On going</b></i>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

### C. Additional Information

Please provide list of major shareholders holding ownership in your institution as of 31<sup>st</sup> August 2011:

<b><i>Major shareholders</i></b>	
<b><i>Shareholder Name</i></b>	<b><i>%</i></b>
COMMERCIAL BANK OF QATAR	34.90
SUHAIL BAHWAN GROUP HOLDING LLC	14.74
HSBC A/C MINISTRY OF DEFENCE PENSION FUND	7.66
CIVIL SERVICE EMPLOYEES PENSION FUND	7.31
PUBLIC AUTHORITY FOR SOCIAL INSURANCE	5.99
STATE GENERAL RESERVE FUND	2.91
ROYAL OMAN POLICE PENSIONS TRUST LLC	2.88
SAND ENTERPRISES INVESTMENT	2.84
NBO A/C INVESTMENT STABILIZATION FUND A/C BANK MUS	1.67
UNITED DEVELOPMENT COMPANY	1.56
NATIONAL EQUITY FUNDS	1.30
Other Shareholders	17.54%
<b><i>Total</i></b>	<b><i><u>100.00%</u></i></b>

I confirm to the best of my knowledge, the above information is current, accurate and reflective of my financial institution's anti-money laundering policies and procedures.

<b>Name:</b>	<b>Mansoor Darwish Mohammed Al Raisi</b>
<b>Title:</b>	<b>DGM – Chief Compliance Officer</b>
<b>Contact No.:</b>	<b>+ 968 2477 8770</b>
<b>Email:</b>	<b><a href="mailto:MansoorD@nbo.co.om">MansoorD@nbo.co.om</a></b>
<b>Location:</b>	<b>Sultanate of Oman</b>
<b>Date:</b>	<b>14<sup>th</sup> September 2011</b>