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

## the Wolfsberg Group

Financial Institution Name: Location (Country) :

National Bank of Oman SAOG Sultanate of Oman

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.

No#	Question	Answer
1.ENTI	TY & OWNERSHIP	
4	Full Legal Name	National Bank of Oman SAOG
2	Append a list of foreign branches which are covered by this questionnaire	All Domestic branches and foreign branches of (UAE)
3	Full Legal (Registered) Address	North Al Udhaybah, Bousher, Muscat, Sultanate of Oman, Way 272 Wadi Al Khalil Street, Building number 20. Mailing address: PO Box 751 PC 112 Ruwi, Sultanate of Oman
4	Full Primary Business Address (if different from above)	same as above
5	Date of Entity incorporation/establishment	28/02/1973
6	Select type of ownership and append an ownership chart if available	
6 а	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	Muscat Securities Market (NBOB)
6 b	Member Owned/Mutual	No 🔽
6 c	Government or State Owned by 25% or more	No Marie Mar
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	SUHAIL SALIM ABDLULAH AL MUKHAINI BAHWAN individual owner of 14.75%
7	% of the Entity's total shares composed of bearer shares	NA
8	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 which operate under an OBL	
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No V
10	Name of primary financial regulator/supervisory authority	Central Bank of Oman , Capital Market Authority, and Central Bank of UAE.
11	Provide Legal Entity Identifier (LEI) if available	549300D3B4G 1CT73Z02
	Provide the full legal name of the ultimate parent (if	

13	Jurisdiction of licensing authority and regulator of	
1	ultimate parent	Central Bank of Oman, and Capital Market Authority.
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	Yes
14 c	Commercial Banking	
14 d	Transactional Banking	Yes Constitution of the Co
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes
14 g	Securities Services/Custody	Yes Yes Yes Last
14 h	Broker/Dealer	Yes
	Multilateral Development Bank	Yes
14 j	Wealth Management	Yes
14 K	Other (please explain)	International banking, and Islamic banking.
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	No -
	resident in a different jurisdiction to the location	
	where bank services are provided)	
15 a	If Y, provide the top five countries where the non-	NA
	resident customers are located.	
	1	
16	Select the closest value:	
16 a	Number of employees	1001-5000
16 b	Total Assets	Greater than \$500 million
17	Confirm that all responses provided in the above	Existence of the control of the cont
	Section are representative of all the LE's branches,	Yes
17 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
18	If appropriate provide any additional	
18	If appropriate, provide any additional information/context to the answers in this section	
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18		
	information/context to the answers in this section.	
2. PRODU	information/context to the answers in this section.  UCTS & SERVICES	
	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and	
2. PRODU 19	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:	
2. PRODL 19	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking	Yes
2. <b>PROD</b> U 19 19 a 19 a1	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y	Yes
2. PRODL 19	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking	Yes Yes
2. <b>PROD</b> U 19 19 a 19 a1	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?	
2. PRODU 19 19 a 19 a1 19 a1a	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to	
2. PRODU 19 19 a 19 a1 19 a1a	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?	Yes
2. PRODU 19 19 a 19 a1 19 a1a 9 a1b	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify the processes.	Yes V
2. PRODU 19 19 a 19 a1 19 a1a 9 a1b	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify the processes.	Yes
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2. PRODU 19 19 a 19 a1 19 a1a 9 a1b 9 a1c	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?	Yes V
2. PRODU 19 19 a 19 a 1 9 a 1 a 19 a 1 a 10 a 10 a 10 a 11 a 10 a 11 a 10 a 11 a 11	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity offer Correspondent Banking services to foreign banks?	Yes V
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2. PRODU 19 19 a 19 a 1 9 a 1 a 19 a 1 a 10 a 10 a 10 a 11 a 10 a 11 a 10 a 11 a 11	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity allow downstream relationships with foreign banks?  Does the Entity have processes and procedures in place to identify downstream relationships with	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
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2. PRODU 19 19 a 19 a1 19 a1a 19 a1b 9 a1c 9 a1d 9 a1e	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity allow downstream relationships with foreign banks?  Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?  Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?  Does the Entity allow downstream relationships	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
2. PRODU 9 a 9 a 9 a 9 a 9 a 9 a 9 a 16 9 a 9 a 16 9 a 16 16 16 16 16 16 16 16 16 16	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity allow downstream relationships with foreign banks?  Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?  Does the Entity for Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?  Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
2. PRODU 9 a 9 a 9 a 9 a 9 a 9 a 9 a 16 9 a 9 a 16 9 a 16 16 16 16 16 16 16 16 16 16	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity allow downstream relationships with foreign banks?  Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?  Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?  Does the Entity allow downstream relationships	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
2. PRODU 9 a 9 a1 9 a1a 9 a1b 9 a1c 9 a1d 9 a1d 9 a1d 9 a1f 9 a1f	information/context to the answers in this section.  UCTS & SERVICES  Does the Entity offer the following products and services:  Correspondent Banking  If Y  Does the Entity offer Correspondent Banking services to domestic banks?  Does the Entity allow domestic bank clients to provide downstream relationships?  Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?  Does the Entity offer Correspondent Banking services to foreign banks?  Does the Entity allow downstream relationships with foreign banks?  Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks?  Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)?  Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
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19 a 1 i 19 b 19 c 19 d 19 e	T 5	
19 c 19 d 19 e	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	Yes
19 d 19 e	Cross-Border Bulk Cash Delivery	Yes
19 e	Cross-Border Remittances	Yes
	Domestic Bulk Cash Delivery	
19 f	Hold Mail	Yes
	International Cash Letter	No
19 g	Low Price Securities	No.
19 h	Payable Through Accounts	No Control Control
19 i	Payment services to non-bank entities who may	1337
	then offer third party payment services to their customers?	Yes
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	Yes
19 i3	Virtual Asset Service Providers (VASPs)	No
19 i4	eCommerce Platforms	Yes
19 15	Other - Please explain	
19]	Private Banking	Domestic
19 k	Remote Deposit Capture (RDC)	Yes
19 I	Sponsoring Private ATMs	No Control Control
19 m	Stored Value Instruments	i name
19 n	Trade Finance	Yes
19 o	Virtual Assets	No
19 р	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	Yes
19 p1a	If yes, state the applicable level of due diligence	Identification and verification
19 p2	Wire transfers	No -
19 p2a	if yes, state the applicable level of due diligence	Please select
19 p3	Foreign currency conversion	Yes
19 p3a	If yes, state the applicable level of due diligence	Identification and verification
19 p4	Sale of Monetary Instruments	No
9 p4a	If yes, state the applicable level of due diligence	Please select
9 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.	
9 q	Other high-risk products and services identified by the Entity (please specify)	
0 C	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
,	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	Parameter 1
	appropriate, provide any additional nformation/context to the answers in this section.	19b. The cross border bulk cash delivery is strictly limited to NBO branches located in Musandam region between UAE and Sultanate of Oman borders.
	& SANCTIONS PROGRAMME	
	Does the Entity have a programme that sets minimum   NML, CTF and Sanctions standards regarding the	
2 D A fo	ollowing components:	
2 D A fo 2 a	Appointed Officer with sufficient	Yes
2 D A fo 2 a 2 b	Appointed Officer with sufficient Adverse Information Screening	Yes
2 D A fo 2 a 2 b	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership	Yes S
2 A for A fo	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting	Yes Yes Yes
2 A for A fo	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD	Yes STATE OF THE PROPERTY OF T
2 a for the state of the state	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD	Yes Yes Yes
2 a for a second	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing	Yes STATE OF THE PROPERTY OF T
2 A for	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review	Yes STATE OF THE PROPERTY OF T
2 A for	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures	Yes STATE OF THE PROPERTY OF T
2 A for	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures PEP Screening	Yes STATE OF THE PROPERTY OF T
2 A for	Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures PEP Screening	Yes

22 m	Suspicious Activity Reporting	Yes	
22 n	Training and Education	Yes	
22 o	Transaction Monitoring	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 Question 29.	Yes	Ī
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	T
26 a	If Y, provide further details		Luna
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	- William
28 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		<u> </u>
29	If appropriate, provide any additional information/context to the answers in this section.	26: the Bank is performing AML, CTF and sanctions activities in house and no third parties involvements.	
4. ANTI	BRIBERY & CORRUPTION		540 CM
30	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes	_
31	Does the Entity have an enterprise wide programme that 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	<b>\</b>
33	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes	F
34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity	
35	Does the Entity have a global ABC policy that:		4 1 1
35 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage.	Yes	-
35 b	Includes enhanced requirements regarding interaction with public officials?	Yes	T
35 с	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	Yes	-
36	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes	<b>-</b>
37	Done the Roard seeding arrests and challenge seemiles	Yes	<b>T</b>
38	Has the Catings ABC Enterprise Mide Diely Assessment	Yes	T
38 a	If N, provide the date when the last ABC EWRA was completed.		<u> Lauri</u>
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes	V
40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	Yes	▼
40 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes	T

40 Ь	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes	¥
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes	•
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes	v
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes	•
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		
42 d	3rd Line of Defence	Yes	
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable	v
42 f	Non-employed workers as appropriate (contractors/consultants)	Not Applicable	•
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes	<b>•</b>
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.	Q42e Q42f ABC Training is mandatory as part of agreement T&Cs with such parties i.e. vendor, outsourced workers, etc.	
45	If appropriate, provide any additional information/context to the answers in this section.		
5. AML, C	TF & SANCTIONS POLICIES & PROCEDURES	I	45046
46	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:		
46 a	Money laundering		
46 b	Terrorist financing	Yes	
46 c	Sanctions violations	Yes C	
47	Are the Entity's policies and procedures updated at least annually?	Yes Yes	7
48	Has the Entity chosen to compare its policies and procedures against:		<u>ائت</u>
48 a	U.S. Standards	Yes F	
48 a1	if Y, does the Entity retain a record of the results?	Yes T	
48 b	EU Standards	Yes T	
48 b1	1234 - 1 - 12 - 12 - 12 - 12 - 12 - 12 - 12		
49	Does the Entity have policies and procedures that	Yes   Control of the	
49 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes	7
49 b	Prohibit the opening and keeping of accounts for	Yes T	<u> </u>
49 c	Prohibit dealing with other entities that provide	Yes T	<del>-</del>
	<u> </u>	V	
19 d		Yes	
	Prohibit dealing with another entity that provides	Yes	<b>-</b>
49 d 49 e 49 f	Prohibit dealing with another entity that provides services to shell banks  Prohibit opening and keeping of accounts for	Yes Yes	<u> </u>
49 e	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.		• ] • ]

49 ĭ	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes	V
49 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes	•
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates	Yes	•
49	Define the process and controls to identify and handle customers that were previously exited for financial crime reasons if they seek to re-establish a relationship	Yes	¥
49 m	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes	Y
49 n	Outline the processes for the maintenance of internal "watchlists"	Yes	lacksquare
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes	-
51	Does the Entity have record retention procedures that comply with applicable laws?	Yes	T
51 a	If Y, what is the retention period?		一
		5 years or more	_
		-	
52	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	T
52 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
53	if appropriate, provide any additional information/context to the answers in this section.		
6% III %AY			ned sed
54	F & SANCTIONS RISK ASSESSMENT  Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:		
54 a	Client	Yes	أنسينا
54 b 54 c	Product Channel	Yes Yes	
54 d	Geography	Yes	
55	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:		
55 a	Transaction Monitoring	Yes	1 - 1
55 b 55 c	Customer Due Diligence		
		Yes	
55 d	PEP Identification	Yes	T
55 d 55 e		Yes	
55 e 55 f	PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	Yes Yes Yes Yes	
55 e 55 f 55 g	PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance	Yes Yes Yes Yes Yes Yes	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
55 e 55 f	PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	Yes Yes Yes Yes	
55 e 55 f 55 g 55 h	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	Yes Yes Yes Yes Yes Yes	
55 e 55 f 55 g 55 h 56 56 a	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 Yes Yes Yes Yes Yes	
55 e  55 f  55 g  55 h  56 a  57	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 Yes Yes Yes Yes Yes Yes Yes Yes	
55 e 55 f 55 g 55 h 56 a 57 57 a 57 b	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	
55 e 55 f 55 g 55 h 56 a 57 57 a 57 b 57 c	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	T
55 e  55 f  55 g  55 h  56 a  57  57 a  57 c  57 d	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	T
55 e  55 f  55 g  55 h  56 a  57 a  57 a  57 b  57 c  57 d  58	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:	Yes	
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55 e  55 f  55 g  55 h  56  56 a  57  57 a  57 c  57 d  58	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	

co .		
58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
59 a	If N, provide the date when the last Sanctions EWRA was completed.	
60	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes \_
60 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
61	If appropriate, provide any additional information/context to the answers in this section.	
	CDD and EDD	I
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?	Yes
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 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Yes
65 b	Authorised signatories (where applicable)	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?	25%
67	Does the due diligence process result in customers receiving a risk classification?	Yes
67 a	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes C
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	
58	For high risk non-individual customers, is a site visit a part of your KYC process?	Yes
58 a	If Y, is this at:	
58 a1	Onboarding	Yes
58 a2	KYC renewal	Yes
68 a3	Trigger event	Yes
58 a4 58 a4a	Other  If yes, please specify "Other"	No Les
59 59 a	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News?	Yes
	If Y, is this at:	
0 -4		
69 a1 69 a2	Onboarding KYC renewal	YesYes

69 a3	Trigger event	Yes	T
70	What is the method used by the Entity to screen for		
71	Adverse Media/Negative News?	Combination of automated and manual	_
• •	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?		V
71 a	If Y, is this at:		134
71 a1	Onboarding	Yes	1010
71 a2	KYC renewal	Yes	
71 a3 72	Trigger event	Yes	عدد
73	What is the method used by the Entity to screen PEPs?  Does the Entity have policies, procedures and processes	Combination of automated and manual	
	to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?		-
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes	¥
74 a	If yes, select all that apply:		
74 a1	Less than one year	Yes	
74 a2 74 a3	1 – 2 years	Yes	
74 a3	3 – 4 years 5 years or more	Yes	Ξ¥.
74 a5	Trigger-based or perpetual monitoring reviews	Yes Yes	
74 a6	Other (Please specify)	High risk customers KYC review every years.  Medilum risk customers KYC review every three years  Low risk customers KYC review every five years.	T.Y
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes	V
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	Always subject to EDD	I
76 b	Respondent Banks	EDD on risk-based approach	Ī
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes	<b>-</b>
76 c	Embassies/Consulates	EDD on risk-based approach	T
76 d	Extractive industries	Always subject to EDD	X
76 e	Gambling customers	Prohibited	
76 f	General Trading Companies	EDD on risk-based approach	Ţ.
76 g	Marijuana-related Entities	Prohibited	Œ
76 h	MSB/MVTS customers	Always subject to EDD	
76 i	Non-account customers	Always subject to EDD	X
76 j	Non-Government Organisations	EDD on risk-based approach	Y
76 k	Non-resident customers	Always subject to EDD	T
76	Nuclear power	Prohibited	Y
76 m	Payment Service Providers	Always subject to EDD	T
76 n	PEPs	Always subject to EDD	
76 o	PEP Close Associates	Always subject to EDD	Ī
76 p	PEP Related	Always subject to EDD	Ī
76 q	Precious metals and stones	Always subject to EDD	I
76 r	Red light businesses/Adult entertainment	Prohibited	
76 s	Regulated charities	Always subject to EDD	
76 t	Shell banks	Prohibited	
76 u	Travel and Tour Companies	EDD on risk-based approach	T
76 v		Prohibited	Ž
76 w	Used Car Dealers	Always subject to EDD	Y
76 x	Virtual Asset Service Providers	Do not have this category of customer or industry	L.Y.
76 y	Other (specify)	or narran and eargery or contents of industry	<u> </u>
77	If restricted, provide details of the restriction		
78	Does EDD require senior business management and/ or compliance approval?	Yes	V
		· · · · · · · · · · · · · · · · · · ·	

Process   Proc	Does the Entity have specific procedures for onboarding entities that handle client more yeuch as lawyers, accountants, consultants, real estate agents?  Does the Entity perform an additional control or quality review on clients subject to EDD?  Confirm that all responses provided in the above Section are representative of all the LEs branches  If N, derify 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.  MONITORING & REPORTING  Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?  What is the method used by the Entity to monitor transactions for suspicious activities?  a. If manual or combination selected, specify what type of transactions are monitored manuality  b. If automated or combination selected, are internal system or vendor-sourced tools used?  Vendor-sourced tools  If 'Vendor-sourced tool used to the name of the vendor/kool?  When was the tool last updated?  1-2 years  Does the Entity have regulatory requirements to  Ves	
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93	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:		
93 a	FATF Recommendation 16	Yes	=
93 b	Local Regulations		Ţ
93 b1	If Y, specify the regulation	Sultanate of Oman Royal Decree (30/2016) and related CBO AML Laws, circulars and guidelines	_
93 c	If N, explain		
94	Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages?	Yes	<b>~</b>
95	Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages?	Yes	~
95 a	If Y, does the Entity have procedures to include beneficiary address including country in cross border payments?	Yes	~
96	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	~
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
97	If appropriate, provide any additional information/context to the answers in this section.		
10. SANC	TIONS	L	388
98	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes	
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes	•
	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes	<b>\</b>
	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes	<b>=</b>
102	What is the method used by the Entity for sanctions screening?	Automated	7
102 a	If 'automated' or 'both automated and manual' selected:		
02 a1	Are internal system of vendor-sourced tools used?	Vendor-sourced tools	3
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	Safe Watch from EastNets.	
02 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	1-2 years	•
	Does the Entity screen all sanctions relevant data,		Ī
	including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes	~

105	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes	•
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:		<u></u>
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data	<b>-</b>
106 Ь	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	<b>~</b>
106 с	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data	T
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data	
106 e	Lists maintained by other G7 member countries	Not used	
106 f	Other (specify)	The bank is also using Oman local terrorist list NCTC, UAE list ,and bank internal lists.	
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 108	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?	No	•
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	Ŧ
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		L
110	If appropriate, provide any additional information/context to the answers in this section.		
11. TRAINI 111	NG & EDUCATION		
	Does the Entity provide mandatory training, which includes:		
111 a	Identification and reporting of transactions to government authorities	Yes	V
111 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes	<b>+</b>
111 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes	1
111 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes	Ŧ
l11 e	Conduct and Culture	Yes	1
111 f		Yes	
12	Is the above mandatory training provided to:		7.
12 a	Board and Senior Committee Management		
12 b	0.00		
12 c 12 d			A.
12 e	3rd Line of Defence	Yes	
	Third parties to which specific FCC activities have	Yes	Ţ]
	Third parties to which specific FCC activities have been outsourced		
<b>12</b> f	Third parties to which specific FCC activities have been outsourced  Non-employed workers (contractors/consultants)	Yes	<b>•</b> ]
12 f 13	Third parties to which specific FCC activities have 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?		
12 f 13	Third parties to which specific FCC activities have 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, CTF and Sanctions staff?	Yes C	
12 f 13	Third parties to which specific FCC activities have 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, CTF and Sanctions staff?	YesYes	

115 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
116	If appropriate, provide any additional information/context to the answers in this section.	
12°01 A1	ITY ASSURANCE /COMPLIANCE TESTING	
12. GOAL	Does the Entity have a program wide risk based	T
	Quality Assurance programme for financial crime (separate from the independent Audit function)?	Yes
118	Does the Entily have a program wide risk based Compliance Testing process (separate from the independent Audit function)?	Yes
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to,	
120	if appropriate, provide any additional	
	information/context to the answers in this section.	
13. AUDIT		
121	In addition to inspections by the government	
	supervisors/regulators, does the Entity have an internal audit function, a testing function or other	
	independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and	Yes ▼
	practices on a regular basis?	
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Compenent-based reviews
122 b 123	External Third Party  Does the internal audit function or other independent	Component-based reviews
	third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	Yes
123 b	Enterprise Wide Risk Assessment	Yes
123 c 123 d	Governance KYC/CDD/EDD and underlying methodologies	Yes Yes
123 e	Name Screening & List Management	Yes Yes
123 f	Reporting/Metrics & Management Information	Yes
123 g	Suspicious Activity Filing	Yes
123 h	Technology	Yes
123 i 123 j	Transaction Monitoring	Yes
123 j 123 k	Transaction Screening including for sanctions Training & Education	Yes Yes
123 [	Other (specify)	Yes
124	Are adverse findings from internal & external audit	
	tracked to completion and assessed for adequacy and completeness?	Yes
125	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes 🔽
125 a	If N, clarify which questions the difference/s relate to	limed.
	and the branch/es that this applies to.	
126	If appropriate, provide any additional	
	information/context to the answers in this section.	
14. FRAU	in	
127	Does the Entity have policies in place addressing fraud risk?	Yes
128	Does the Entity have a dedicated team responsible	Yes 🔽
	for preventing & detecting fraud?	

## Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) VIA

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.	
132	If appropriate, provide any additional information/context to the answers in this section.	
Declaration Statement  Wolfsberg Group Correspondent Banking Due Difigence 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)		
Mation 1 Bank of Chinancial 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. TAQWA AL WART! (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. SSAM WOLSON HIBULASHERO 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,  YOUNG SIGNATURE & Date)  (Signature & Date)		