

Financial institution Name: Location (Country):

AI SALAM BANK B.S.C KINGDOM OF BAHRAIN

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.

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No#	Question	TAILORD TO THE TAILOR
	& OWNERSHIP	
1	Full Legal Name	_
		AL SALAM BANK B.S.C
2	Append a list of foreign branches which are covered by	
	this questionnaire	
	`	N/A
•	Full Legal (Registered) Address	
3		FLAT 11 - BUILDING 935 - ROAD 1015 - Block 410 SANABIS
	į l	KINGDOM OF BAHRAIN
4	Full Primary Business Address (if different from above)	
		CAME AC ADOVE
		SAME AS ABOVE
5	Date of Entity incorporation/establishment	
•	Date of Littley moorportation and an arrival	
		19/01/2006
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	
	symbol	EXCHANGE: BAHRAIN BOURSE SYMBOL: SALAM
		EXCHANGE: DUBAI FINANCIAL MARKET SYMBOL: SALAM_BAH
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
8 d1	If Y, provide details of shareholders or ultimate	
	beneficial owners with a holding of 10% or more	
		N/A
	or the same beautiful and the same shows	
7	% of the Entity's total shares composed of bearer shares	'
		IN/A
8	Does the Entity, or any of its branches, operate under an	No.
	Offshore Banking License (QBL)?	
8 a	If Y, provide the name of the relevant branch/es	
	which operate under an OBL	INVA
		N/A
9	Does the Bank have a Virtual Bank License or provide	20
A	services only through online channels?	no
10	Name of primary financial regulator/supervisory authority	1
-3-		CENTRAL BANK OF BAHRAIN
		https://www.cbb.gov.bh/
44	Provide Legal Entity Identifier (LEI) if available	
11	Linaina Fañai Cilinà inquimina (FEI) il Tagliania	
		549300289UWVLHMQVV09
12	Provide the full legal name of the ultimate parent (if	
	different from the Entity completing the DDQ)	N/A
		N/A
	Lucy distingt of linearing outbody, and regulator of	
13	Jurisdiction of licensing authority and regulator of	
	ultimate parent	N/A
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes

14 b	Private Banking	Yes
14 c		Yes
14 d	Commercial Commercial	Yes
		Yes
14 0		Yes
14 f	The state of the s	Yes
14 g		
<u>14 h</u>	0.000	No
141	Total desired and the second s	No
14]	Wealth Management	Yes
14 k	Other (please explain)	
		N/A
		ì
220		
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	No
	customers? (Non-resident means customers primarily	
	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-	
	resident customers are located.	
		N/A
16	Select the closest value:	
16 a	Number of employees	501-1000
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	
	and the branch/es that this applies to	N/A
		INV
40	If a second to the second distance information longitude	
18	if appropriate, provide any additional information/context	
18	If appropriate, provide any additional information/context to the answers in this section.	FOR ADDITIONAL INFORMATION: https://www.alsalambank.com/en/MediaCenter/downloads
18		FOR ADDITIONAL INFORMATION: https://www.alsalambank.com/en/MediaCenter/downloads
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	to the answers in this section.	FOR ADDITIONAL INFORMATION: https://www.alsalambank.com/en/MediaCenter/downloads
2. PRODU	to the answers in this section. CTS & SERVICES	FOR ADDITIONAL INFORMATION: https://www.alsalambank.com/en/MediaCenter/downloads
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2. PRODU	to the answers in this section. ICTS & SERVICES Does the Entity offer the following products and services:	
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2. PRODU 19 19 a 19 a1	to the answers in this section. ICTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y	
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2. PRODU 19 19 a 19 a1	to the answers in this section. ICTS & 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	Yes Yes
2. PRODU 19 19 a 19 a 19 a1 19 a1a	to the answers in this section. ICTS & 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
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19 a1i	Does the Entity have processes and procedures	
10 011	in place to identify downstream relationships with	Yes
	MSBs /MVTSs/PSPs?	
19 b		No
	Cross-Border Remittances	Yes
19 c		No
19 d		No
<u>19 e</u>	THE RESERVE TO SERVE	
<u>19 f</u>	Attended to the state of the st	No
19 g	200711100	No
19 h	T dijdbio Tilledgii Teetaine	No
191	Payment services to non-bank entities who may then	i i
	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	No
	Virtual Asset Service Providers (VASPs)	Yes
19 13	eCommerce Platforms	No
19 14		140
19 i5	Other - Please explain	
		N/A
		·
19 j	Private Banking	Both
19 k	Remote Deposit Capture (RDC)	No
19 [Sponsoring Private ATMs	No
19 m	Stored Value Instruments	Yes
19 m	Trade Finance	Yes
19 n	Virtual Assets	No .
	For each of the following please state whether you	
19 p	offer the service to walk-in customers and if so, the	
40 -4	applicable level of due diligence.	Yes
19 p1	Check cashing service If yes, state the applicable level of due diligence	
19 p1a		No
19 p2	Wire transfers	
19 p2a	if yes, state the applicable level of due diligence	
19 p3	Foreign currency conversion	No
<u>19 p3a</u>	If yes, state the applicable level of due diligence	
19 p4	Sale of Monetary Instruments	No
19 p4a	If yes, state the applicable level of due diligence	
19 p5	If you offer other services to walk-in customers	
	If you offer other services to walk-in customers please provide more detail here, including	
	If you offer other services to walk-in customers	N/A
	If you offer other services to walk-in customers please provide more detail here, including	
19 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.	
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19 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify)	N/A Digital onboarding and Licensed Crowd Funding accounts
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19 p5 19 q 20 20 a 21 3. AML, C 22	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. TF & 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	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes
19 p5 19 q 20 20 a 21 3. AML, C 22 22 a 22 b	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Sectionare 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. TF & 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	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes
19 p5 19 q 20 20 a 21 22 a 22 b 22 c	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Sectionare 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. TF & 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	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 3. AML, C 22 a 22 b 22 c 22 d	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. TF & 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	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. The 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	N/A Digital onboarding and Licensed Crowd Funding accounts N/A N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 f	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. TF & 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	N/A Digital onboarding and Licensed Crowd Funding accounts N/A N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 f 22 g	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Sectionare 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. TF & 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 Independent Testing	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Sectionare 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. TF & 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 Independent Testing Periodic Review	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h 22 i	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Sectionare 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. TF & 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 Independent Testing Periodic Review Policies and Procedures	N/A Digital onboarding and Licensed Crowd Funding accounts Yes N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 i 22 i 22 j	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. The 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 PEP Screening	N/A Digital onboarding and Licensed Crowd Funding accounts N/A N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h 22 i 22 j 22 k	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. TF & 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 Independent Testing Periodic Review Policies and Procedures PEP Screening Risk Assessment	N/A Digital onboarding and Licensed Crowd Funding accounts N/A N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye
19 p5 19 q 20 20 a 21 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 i 22 i 22 j	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) 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. If appropriate, provide any additional information/context to the answers in this section. The 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 PEP Screening	N/A Digital onboarding and Licensed Crowd Funding accounts N/A N/A N/A Yes Yes Yes Yes Yes Yes Yes Ye

	O salata a distribu Dagastina	Yes
22 m	Coopiese to the control of the contr	Yes
22 n 22 o	Training divide account.	Yes
23	A MALE CONTRACTOR OF A MALE CONTRACTOR A MALE CO	11-100
	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	Yes
	Management Committee? If N, describe your practice in Question 29.	
25	Does the Board receive, assess, and challenge regular	
	reporting on the status of the AML, CTF, & Sanctions	Yes
	programme?	
26	Does the Entity use third parties to carry out any	No
	components of its AML, CTF & Sanctions programme?	
26 a	If Y, provide further details	
		N/A
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above Section	Yes
28 a	are representative of all the LE's branches If N, clarify which questions the difference/s relate to	
20 a	and the branch/es that this applies to.	
		N/A
29	If appropriate, provide any additional information/context	
	to the answers in this section.	l
		N/A
4 ANTI F	BRIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures	
	consistent with applicable ABC regulations and	Yes
	requirements to reasonably prevent, detect and report	
04	bribery and corruption? Does the Entity have an enterprise wide programme that	
31	sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers	
	with sufficient experience/expertise responsible for	Yes
	coordinating the ABC programme?	
33	Does the Entity have adequate staff with appropriate	Yes
	levels of experience/expertise to implement the ABC programme?	
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:	
35 a	Prohibits the giving and receiving of bribes? This	
	includes promising, offering, giving, solicitation or	Van
	receiving of anything of value, directly or indirectly, if	Yes
	improperly intended to influence action or obtain an advantage	
35 b	Includes enhanced requirements regarding	Yes
	interaction with public officials?	165
35 c	Includes a prohibition against the falsification of	
	books and records (this may be within the ABC policy	Yes
	or any other policy applicable to the Legal Entity)?	
36	Does the Entity have controls in place to monitor the	Yes
A7	effectiveness of their ABC programme? Does the Board receive, assess, and challenge regular	
37	reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment	
36	(EWRA) been completed in the last 12 months?	Yes
	(2000)	
38 a	If N, provide the date when the last ABC EWRA was	
	completed.	l
		N/A
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?	
40	Does the Entity's ABC EWRA cover the inherent risk	
40 a	components detailed below: 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
40	or through intermediaries	
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or	rlYes
	nublic officials	
40 d	Corruption risks associated with gifts and hospitality.	
	hiring/internships, charitable donations and political	Yes
	contributions	

	2.10.11.11.11.11.11.11.11.11.11.11.11.11.	
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	Yes
	independent third party cover ABC Policies and	163
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
	Third parties to which specific compliance activities	
42 e	subject to ABC risk have been outsourced	Not Applicable
42 f	Non-employed workers as appropriate (contractors/consultants)	Not Applicable
43	Does the Entity provide ABC training that is targeted to	Yes
44	specific roles, responsibilities and activities? Confirm that all responses provided in the above Section	
44	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.	l
		N/A
45	If appropriate, provide any additional information/context	
	to the answers in this section.	N/A
		IVA
5. AML,	CTF & SANCTIONS POLICIES & PROCEDURES	
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	Yes
46 b	Terrorist financing	Yes
46 c	Sanctions violations	Yes
47	Are the Entity's policies and procedures updated at least	Yes
	annually?	100
48	Has the Entity chosen to compare its policies and procedures against:	
48 a	U.S. Standards	No
48 a1	If Y, does the Entity retain a record of the results?	
48 b	EU Standards	No
	If Y, does the Entity retain a record of the results?	
48 b1	Door the Entity have policing and amondage that:	
49 49 a	Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and	Yes
	fictitious named accounts	168
49 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
40.4	Prohibit dealing with other entities that provide	
49 c	banking services to unlicensed banks	Yes
49 d	Prohibit accounts/relationships with shell banks	Yes
	Prohibit dealing with another entity that provides	
49 e	services to shell banks	Yes
49 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
49 g	Prohibit opening and keeping of accounts for any of	
44 A	unlicensed/unregulated remittance agents,	la .
	exchanges houses, casa de cambio, bureaux de	Yes
	change or money transfer agents	
40 h	Assess the risks of relationships with domestic and	
49 h	foreign PEPs, including their family and close	Yes
	associates	

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	Define the process for escalating financial crime risk	
49 i	issues/potentially suspicious activity identified by employees	Yes
49]	Define the process, where appropriate, for	Yes
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates	Yes
491	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
49 n	Outline the processes for the maintenance of internal "watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
51	The state of the s	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section 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.	N/A
53	If appropriate, provide any additional information/context to the answers in this section.	N/A
0 4111 0	TF & SANCTIONS RISK ASSESSMENT	
54	Does the Entity's AML & CTF EWRA cover the inherent	
_	risk components detailed below:	
54 a	Client	Yes
54 b	Product	Yes
54 c	Channel	Yes
54 d 55	Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes
55 a	Transaction Monitoring	Yes
55 b	Customer Due Diligence	Yes
55 c	PEP Identification	Yes
55 d	Transaction Screening	Yes
55 e	Name Screening against Adverse Media/Negative News	Yes
55 f	Training and Education	Yes
55 g	Governance	Yes
55 h 56	Management Information Has the Entity's AML & CTF EWRA been completed in	Yes Yes
56 a	the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed.	N/A
57	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
57 a	Client	Yes
57 b	Product	Yes
57 c	Channel	Yes
57 d	Geography	Yes
58	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
58 a	Customer Due Diligence	Yes
58 b	Governance	Yes
58 c		
58 d	List Management Management Information	Yes Yes

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58 e	Name Screening	Yes
58 f		Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in the	Vac
	last 12 months?	
59 a	If N, provide the date when the last Sanctions EWRA	
	was completed.	N/A
		140
60	Confirm that all responses provided in the above Section	Vee
	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.	N/A
		1
	<u></u>	
61	If appropriate, provide any additional information/context	
	to the answers in this section.	NIA.
	111	N/A
7 KYC C	DD and EDD	
	Does the Entity verify the identity of the customer?	Yes
62	Do the Entity's policies and procedures set out when	
70	CDD must be completed, e.g. at the time of onboarding	Yes
	or within 30 days?	
64	Which of the following does the Entity gather and retain	
	when conducting CDD? Select all that apply:	VA.
64 a	Customer identification	Yes
64 b	Expected activity	Yes Yes
64 c	Nature of business/employment	Yes
64 d	Ownership structure Product usage	Yes
64 e	Purpose and nature of relationship	Yes
64 f	Source of funds	Yes
64 g 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	20%
	to beneficial ownership identification?	
67	Does the due diligence process result in customers	Yes
07 -	receiving a risk classification? If Y, what factors/criteria are used to determine the	
67 a	customer's risk classification? Select all that apply:	(
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	
	ļ	Distribution Channel and Transactions risk
		Statistical of the state of the
68	For high risk non-individual customers, is a site visit a	Yes
	part of your KYC process?	
68 a	If Y, is this at:	Man State Control of the Control of
68 a1	Onboarding	Yes No
68 a2	KYC renewal	Yes
68 a3	Trigger event	100
68 a4	Other If yes, please specify "Other"	
68 a4a	ii yas, piaasa spacily. Other	
69	Does the Entity have a risk based approach to	Yes
	screening customers for Adverse Media/Negative	103
60.0	News? If Y, is this at:	
69 a 69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes
02 q%	KTO TOTIONO:	

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69 02	Trigger event	res
69 a3	ton at it worth adversal but the Catibute severe for	
10	Adverse Media/Negative News?	Combination of automated and manual
71	Does the Entity have a risk based approach to	
	screening customers and connected parties to	Yes
	determine whether they are PEPs, or controlled by	1.50
	PEPs?	
71 a	If Y, is this at:	Yes
71 a1	Onboarding 10/C manual	Yes
71 a2	11101011011	Yes
71 a3 72	What is the method used by the Entity to screen PEPs?	
12	Titlet to the method accepts the every to cover .	Combination of automated and manual
70	Does the Entity have policies, procedures and	
73	processes to review and escalate potential matches	
	from screening customers and connected parties to	Yes
	determine whether they are PEPs, or controlled by	
	PEPs?	
74	Is KYC renewed at defined frequencies based on risk	Yes
	rating (Periodic Reviews)?	
74 a	If yes, select all that apply:	No
74 a1	Less than one year	Yes
74 a2	1 – 2 years 3 – 4 years	Yes
74 a3 74 a4	5 years or more	Yes
74 a4 74 a5	Trigger-based or perpetual monitoring reviews	Yes
74 a6	Other (Please specify)	
1440		
		N/A
75	Does the Entity maintain and report metrics on current	
10	and past periodic or trigger event due diligence reviews?	Yes
	one past portons of diagon of the	
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	Always subject to EDD
76 b1	If EDD or restricted, does the EDD assessment	
	contain the elements as set out in the Wolfsberg	Yes
	Correspondent Banking Principles 2022?	Allege white the EDD
76 c	Embassies/Consulates	Always subject to EDD Always subject to EDD
76 d	Extractive industries	Prohibited EDD
76 e	Gambling customers General Trading Companies	Always subject to EDD
76 f	Marijuana-related Entities	Prohibited
76 h	MSB/MVTS customers	Always subject to EDD
76 i	Non-account customers	Prohibited
76]	Non-Government Organisations	Always subject to EDD
76 k	Non-resident customers	EDD on risk-based approach
761	Nuclear power	Prohibited
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	Always subject to EDD
76 o	PEP Close Associates	Always subject to EDD
76 p	PEP Related	Always subject to EDD Always subject to EDD
76 q	Precious metals and stones	Prohibited
76 r	Red light businesses/Adult entertainment Regulated charities	Always subject to EDD
76 s 76 t	Shell banks	Prohibited
76 u	Travel and Tour Companies	Always subject to EDD
76 v	Unregulated charities	Prohibited Prohibited
76 w	Used Car Dealers	Always subject to EDD
76 x	Virtual Asset Service Providers	Always subject to EDD
76 y	Other (specify)	Always subject to EDD: Cash intensive businesses, Hotels, Pooled funds, Introduced Business from
•		Professional Intermediaries, Non face-to-face business, Customer dealing with 'High Risk' countries,
		Offshore corporations, Auctioneers, Lawyers, Notaries, Accountants and Auditors.
77	If restricted, provide details of the restriction	
		NUA.
		N/A
78	Does EDD require senior business management and/or	Yes
	compliance approval?	169

Both Fire indicate with outproving the appropriate Both B		Wolfsberg Group Co	rrespondent Banking Due Diligence Questionnaire (CBDDQ) V1.4
Does the Entity have specific procedures for onbearding entities that handle client months you has beyond. 50 Oos the Entity perform and ordinal control or qualify more on clients autibated to CDD? 51 A control of the Entity perform and ordinal control or qualify however on clients autibated to CDD? 51 A control of the Entity perform and ordinal control or qualify however on clients autibated to CDD? 51 A control of the Entity perform and ordinal control or qualify however ordinal performance or and ordinal performance ordinal performan		If V indicate who provides the anomyal	Roth
entities that handle dirent money such as lawyers. Scouthers, concludints, delegated agents? 10 Does the Entity perform an additional control or quality 11 Control to that of exponess provided in the above Section 12 Control to that of exponess provided any additional information/control 13 and in It, furth, which quality that the applies to 14 and the branches that this applies to 15 and in It, furth, which quality that the applies to 16 and the branches that this applies to 17 and the branches that this applies to 18 and the branches that this applies to 18 and the branches that this applies to 19 and the branches that this applies the branches that the applies that the			MOIII
accountants, consultants, real addate agent? 50 Does the Entity perform an additional control or quality trayers on clients subject to ESDY. 51 a and the branchies that this applies to and the property of the second of the s	79	Does the Entry have specific procedures for onecaring	Vac
Does the Entity perform an addiscal activity or quality quiyes on clinish subsides to ED27 15 Confirm that all responses provided in the above Section an organizational of the LELE Standards and the branch/as that this applies to and the branch/as that this applies to ANA 182 If appropriate, provide any additional information/context to the enswers in this section. 183 Does the Entity have reak based policies, procedures and monitoring processes for fine identification and and the branch/as that this applies to which is the method used by the Entity to monitor transactions for suspicious allerities? 184 What is the method used by the Entity to monitor transactions for suspicious allerities? 184 bit If sudomated or combination selected, seedly what type of transactions are monitored menually enterior or vanidos-sourced tools used? 184 bit If vendor-sourced tools used? 184 bit If vendor-sourced tools used? 185 When was the automated Transaction Monitoring automated or combination selected, what is the name of the vendor/toor? 186 bit If vendor-sourced tools used? 187 When was the automated Transaction Monitoring automated Transac			165
81 Confirm that at response provided in the above Section Yes ser representative of the LES branches 15 a I I I I I I I I I I I I I I I I I I			
81 Confirm that all responses provided in the above Section yes are representable of all the LE Startisches and the section of section of the	80		Yes
81 a If, Lardy which requires on the offerencial relate to and the branchies that this applies to the answers in this section. 82 Fappropriate, provide any additional information/context to the answers in this section. 83 MONITORING & REPORTING 84 MONITORING & REPORTING 85 MONITORING & REPORTING 86 MONITORING & REPORTING 87 Monitoring processes for the identification and reporting of stategoing administration of stategoing administration and reporting of the stategoing of transactions are monitored manually of transactions are monitored for monitoring of stategoing of the monitoring of stategoing of the stategoing of the monitoring of stategoing of the stategoing o		review on clients subject to EUD?	
at If it, clastly which questions the differencets relate to and the branchives that this applies to the answers in this section. If appropriate, provide any additional informationicontext to the answers in this section. This section is the answers in this section and asserting the answers in this section and asserting the answers in this section and asserting the asserting	81	Confirm that all responses provided in the above Section	Yes
and the branch/es that this applies to If appropriate, provide any additional information/context to the answers in this section. 8. MONITORING & REPORTING 3. Does the Entity have risk based policies, procedures and monitoring processes for the identification and resolution of subclinic dissubcloses activities. 4. If additional combination selected, specify what type of transactions are monitored manually. 8.4 b		are representative of all the LE's branches	
### ### ### ### #### #### ############	81 a		1
S. MONITORING & REPORTING		and the brancives that this applies to	N/A
S. MONITORING & REPORTING			
S. MONITORING & REPORTING			
S. MONITORING & REPORTING	82	If appropriate, provide any additional information/context	
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90 a If N, clarify which questions the difference/s relate to and the branch/es that this applies to 91 If appropriate, provide any additional information/context to the answers in this section. 9. PAYMENT TRANSPARENCY 92 Does the Entity adhere to the Wolfsberg Group Payment Yes	90	Confirm that all responses provided in the above Section	N Yes
and the branch/es that this applies to N/A 91		are representative of all the LE's branches	
91 If appropriate, provide any additional information/context to the answers in this section. N/A N/A 9. PAYMENT TRANSPARENCY 92 Does the Entity adhere to the Wolfsberg Group Payment Yes	90 a		
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9. PAYMENT TRANSPARENCY 92 Does the Entity adhere to the Wolfsberg Group Payment Yes	71		
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Does the Entity adhere to the Wolfsberg Group Payment Yes			
Does the Entity adhere to the Wolfsberg Group Payment Yes			
Does the Entity adhere to the Wolfsberg Group Payment Yes	9. PAYM	ENT TRANSPARENCY	
Transparency Standards?		Does the Entity adhere to the Wolfsberg Group Paymer	^{1t} Yes
		Transparency Standards?	

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	'es
93 b	Local Regulations	res
93 b1	1	Decree Law No. 4 of 2001, Decree Law No. 54 of 2006, Decree Law No. 25 of 2013, Decree Law No. 36 of 2017 with respect to the Prevention and Prohibition of the Laundering of Money, Central Bank of Bahrain Rulebook Volume two - Financial Crime Module.
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
95	Does the Entity have controls to support the inclusion of	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	Yes
	are representative of all the LE's branches	
96 a		N/A
97	If appropriate, provide any additional information/context to the answers in this section.	N/A
do OANO	TONG	
10. SANC 98	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law	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
100	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
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
102	What is the method used by the Entity for sanctions	Both Automated and Manual
102 a	screening? If 'automated' or 'both automated and manual'	
	selected:	Vendor-sourced tools
102 a1 102 a1a	Are internal system of vendor-sourced tools if a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	- Swift - Transaction Screening System - Refinitiv - World-Check One - Kiya,ai - UNIVIUS
102 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 year
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
104	What is the method used by the Entity?	Automated
105	Does the Entity have a data quality management programme to ensure that complete data for all	Yes
	transactions are subject to sanctions screening?	
106	Select the Sanctions Lists used by the Entity in its	
106 106 a	select the Sanctions Lists used by the Entity in its sanctions screening processes: Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data

106 c	///PESI/	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		Not used
106 f	Other (specify)	Used for screening customers and beneficial owners and for filtering transactional data: Kingdom of Bahrain - Bahrain List of Terrorist Individuals and Organizations
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?	No
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.	N/A
110	If appropriate, provide any additional information/context to the answers in this section.	N/A
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	Non-employed workers (contractors/consultants)	Not Applicable
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	
114	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
114 a	If Y, how frequently is training delivered?	Annually
115	Confirm that all responses provided in the above Section are representative of all the LE's branches	n Yes

	Wolfsberg Group Co	rrespondent Banking Due Diligence Questionnaire (CBDDQ) V1.4
115 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to.	
		N/A
116	If appropriate, provide any additional information/context	
	to the answers in this section.	A1/A
		N/A
12. QUALIT	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
119 a	are representative of all the LE's branches If N, clarify which questions the difference/s relate to	
110 0	and the branch/es that this applies to.	
		N/A
120	If appropriate, provide any additional information/context	
	to the answers in this section.	N/A
		IW
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.	Yes
	Fraud and Sanctions policies and 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	18 months
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 c	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 Yes
123 g 123 h	Suspicious Activity Filing Technology	Yes
123 1	Transaction Monitoring	Yes
123]	Transaction Screening including for sanctions	Yes
123 k	Training & Education	Yes
123 I	Other (specify)	
		N/A
404	Are adverse findings from internal & external audit	<u> </u>
124	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	
149 B	and the branch/es that this applies to.	
		N/A
126	If appropriate, provide any additional information/context	
	to the answers in this section.	
		N/A
14. FRA	UD	
127	Does the Entity have policies in place addressing fraud	Yes
	risk?	
128	Does the Entity have a dedicated team responsible for preventing & detecting fraud?	Yes
	INICACHRISI or detected media.	

129	fraud?	No
130	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.	N/A
132	If appropriate, provide any additional information/context to the answers in this section.	N/A

Declaration Statement

Wolfsberg Group Correspondent Banking Due Ditigence 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 SALAM BANK B.S.C.

(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

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.

Hussain Abdulhaq

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

Ali Al Khaja (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg GBDDQ are complete and correct to my honest belief, and that I

m authorised to execute this declaration on behalf of the Financial Institution.

6 304 2023

(Signature & Date)

(Signature & Date)

All Yousif Al Khaja

Compliance

