



ANTIMONEY LAUNDERING QUESTIONNAIRE ENDORSED BY
AL BARAKA BANKING GROUP B.S.C.

PART [1] - OWNERSHIP STRUCTURE		
1.	Registered Name of the Institution:	Al Baraka Banking Group B.S.C
2.	Trading Name (if different):	
3.	Registered at:	Ministry of Industry & Commerce, Kingdom of Bahrain
4.	Registered Address:	Building 238, Road 1704, Block 317, Diplomatic Area, Manama, Bahrain.
		Physical presence at this address? YES
5.	Head Office Address:	P.O. Box 1882, Al Baraka Tower, Diplomatic Area, Manama, Bahrain.
		Physical presence at this address? YES
6.	List of exchanges:	Bahrain Stock Exchange (BSE) & Dubai NASDAQ Symbol : BARKA
7.	Name and Website of regulatory bodies	Name : Central Bank of Bahrain - Kingdom of Bahrain
		Website: www.cbb.gov.bh
8.	Banking License No. & Date & Place Issued:	WB/038 6 January 1998 Bahrain
9.	License Type:	Wholesale Bank (Islamic Principles)
10.	Commercial Registration No. & Expiry	48915, 27 June 2012
11.	Name & address of External Auditor:	ERNST & YOUNG, P.O. Box 140, Manama, Bahrain.
13.	SWIFT Address:	ABBGBHBM
14.	Name of Parent Company (if applicable):	N/A
15.	Country of Incorporation of Parent Company:	N/A
16.	No. of Units	12
17.	Are our shares publicly traded?	YES
18.	Do we publish our latest financial statement and equal information?	YES
19.	Do we publish our Director's dealings?	NO
20.	Does our institution have a Corporate Code of Ethics? (Director's Handbook)	YES

PART [2] - MANAGEMENT & COMPOSITION OF SHAREHOLDERS

1) OWNERSHIP INFORMATION - SHARE HOLDERS

Please list (or attach a listing of) all parties owning 20% or more of the issued capital of your institution:

Name	Ownership Interest (percentage)	Nature of ownership (direct / indirect)
Shaikh Saleh Abdulla Kamel	30.11%	Direct
Dallah Al Baraka Holding Company	24.64%	Direct
Al Tawfeek Company for Investment Funds	20.65%	Direct
Abdulla AbdulAziz Saleh Al Rajhi	6.81%	Direct

2) MANAGEMENT STRUCTURE - BOARD OF DIRECTORS & TOP MANAGEMENT

The list of Board of Directors:

Name	Designation	Nationality
Shaikh Saleh Abdullah Kamel	Chairman	Saudi
Mr. Abdullah A. Saudi	Vice Chairman and Board Member	Bahraini
Mr. Abdullah Saleh Kamel	Board Member	Saudi
Mr. Saleh Mohammed Al Yousef	Board Member	Kuwaiti
Mr. Adnan Ahmed Yousif	Board Member & President & Chief Executive	Bahraini
Dr. Anwar Ibrahim	Board Member	Malaysian
Mr. Abdul Ellah Sabbahi	Board Member	Saudi
Mr. Ibrahim Fayez Al Shamsi	Board Member	Emirate
Mr. Yousef Ali Bin Fadil	Board Member	Emirate
Mr. Jamal Bin Ghalita	Board Member	Emirate
Mr. Samer mohammed Farhoud	Board Member	Saudi

The list of Top Management:

Name	Designation	Nationality
Adnan Ahmed Yousif	President & Chief Executive	Bahraini
Othman Ahmed Sulieman	Deputy Chief Executive	Sudanese
Majeed H. Alawi	Senior Vice President - Head of Internal Audit	Bahraini
K. Krishnamoorthy	Senior Vice President -Head of Strategic Planning	Canadian
Abdulrahman Shehab	Senior Vice President -Head of Operations & Administration	Bahraini
Hamad A. Eqab	Senior Vice President -Head of Financial Control	Bahraini
Peter Szalay	Senior Vice President - Head of Risk Management	Canadian
Salah Othman Abuzaid	First Vice President - Head of Legal Affairs & Compliance	Sudanese
Adel Al Belushi	First Vice President -Head of Financial Institutions	Bahraini
Khalid Al Qattan	First Vice President - Treasury & Investments	Bahraini

PART [3] - GENERAL AML POLICIES, PRACTICES & PROCEDURES

I	GENERAL ISSUES	YES	NO
1.a	Has our country established laws/regulations concerning Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)	✓	
1.b	Are money laundering and financing of terrorism considered as crimes in our country (territory)?	✓	
2. a	Is our institution subject to such laws/regulations?	✓	
2. b	Does our supervisory authority carries out supervision with special regard to the prevention of AML & CFT?	✓	
2. c	Is our country a member of FATF?	✓	
2. d	Has our country been evaluated by FATF?	✓	
II	AML/CFT POLICIES & PROCEDURES	YES	NO
3. a	Does the AML compliance program require approval of the institution's Board of Directors or a senior committee thereof?	✓	
3. b	Has our institution established and implemented an AML/CFT compliance program and related procedures?	✓	
4.	Are our policies / procedures compliant with local laws & regulations with regard to AML / CFT?	✓	
5.	Are our policies / procedures compliant with the Financial Action Task Force's (40+9) Recommendations?	✓	
6.	Does our institution have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework?	✓	
7.	Would we provide with a copy of our policies if requested by others?		✓
8.	Are the AML/CFT policies and procedures applicable to our head office also applied to our majority owned subsidiaries (both local and overseas)? If 'No' please give / attach details of any units that are excluded:	✓	
9.	Does our policy require us to: a) Verify the true identity of all customers prior to entering into a business relationship / undertaking any transactions? b) Verify the true identity of underlying beneficial owners, if any? c) Verify the source of wealth / funds and the level of economic activity of our customers? d) Apply enhanced customer due diligence on those customers identified as having a higher risk profile? e) Periodically update due diligence information obtained? f) Review the AML/CFT controls of respondent banks before opening an account for them?	✓ ✓ ✓ ✓ ✓ ✓	
10.	Do our policies and procedures permit us to open or maintain anonymous accounts?		✓
11.	Do our policies and procedures permit us to conduct business with Shell banks, i.e., banks which maintain no physical presence in the country of their incorporation (except if a subsidiary of a regulated financial group)?		✓
12.	Does our institution have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	✓	

III	RISK ASSESSMENT	YES	NO
13.	Does our institution have a risk-based assessment of its customer base and their transactions?	✓	
14.	Does the institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the institution has reason to believe pose a heightened risk of illicit activities at or through the institution?	✓	
IV	KNOW YOUR CUSTOMER, DUE DILIGENCE AND ENHANCED DUE DILIGENCE	YES	NO
15.	Do we retain copies of all relevant customer Identity Documents and transactions information?	✓ 10 Years	
16.	Are any third parties (e.g., 'payable through' accounts) allowed direct access to the account (if any) maintained with AIB?		✓
17.	Does our institution deal with walk-in customers?	✓	
18.	Has our institution implemented the systems for the identification of its customers, including customer information in the case of recorded transactions, account opening, etc.	✓	
19.	Has our institution implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	✓	
20.	Does our institution have a process to review and, where appropriate, update customer information relating to high risk client information?	✓	
21.	Does our institution comply with FATF Special Recommendations VII and ensure that full originator information is included in all payments that you make?	✓	
V	TRANSACTION MONITORING	YES	NO
22.	Does our institution have procedures for identifying payments / transactions related to persons / entities (appearing in relevant regulatory lists) suspected of terrorism? If 'yes' are these automated or manual?	✓ automated	
23.	Are we permitted by our local regulations to share relevant customer identification data with our correspondents should this be requested?		✓
24.	If 'yes', would we be willing to do so if required by others where a legitimate need has arisen?	N/A	
25.	Does our institution have an established audit and / or compliance review function to test the adequacy of compliance with our AML / CFT policies and procedures?	✓	
26.	Does the Regulatory body / competent authority in our country conduct AML / CFT reviews of our institution.	✓	
27.	Are we in compliance in all material respects with all relevant AML / CFT laws and regulations?	✓	
28.	Has our institution been subject to any investigation, indictment, conviction or civil enforcement related to money laundering and terrorism financing in the past five years?		✓

VI	REPORTABLE TRANSACTIONS AND PREVENTION AND DETECTION OF TRANSACTIONS WITH ILLEGALLY OBTAINED FUNDS	YES	NO
29.	Does our institution have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments? Is this manual or automated?	✓	
30.	Where cash transaction reporting is mandatory, does our institution have procedures to identify transactions structured to avoid such obligations?	✓	
31.	Does our institution screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	✓	
VII	AML TRAINING	YES	NO
32.	Does our institution have an established employee training program for all employees about money laundering and to assist them in identifying suspicious transactions? If 'yes' with what frequency is training required?	✓	
33.	Does our institution retain records of its training sessions including attendance records & AML undertaken?	✓	
34.	Does our institution offer AML e-learning courses?	✓	
35.	Does our institution offers face to face & class training?	✓	
36.	Does our institution employ third parties to carry out some of the functions of our institution?		✓
VIII	CORRESPONDENT BANKING RELATIONSHIP	YES	NO
37.	Have any of our correspondent banks originated from certain jurisdiction such as Non-Cooperative countries and territories, countries sanctioned by the United Nations and/or any regulatory bodies etc.?		✓
38.	Has our institution established any procedures regarding the ongoing monitoring of activities conducted through such correspondent accounts?	N/A	



PART [4] - MLRO & Compliance Officer's Details

Our institution's Anti Money Laundering Reporting Officer (AMLRO)'s details:

Name:	Mr. Abdulrahman Shehab	Phone:	17541122, 17540384
Title:	Senior Vice President - Head of Operations & Administration	E-Mail:	arshehab@albaraka.com
Address:	P.O.Box 1882, Al Baraka Tower, Diplomatic Area, Manama, Kingdom of Bahrain	Fax:	17910232, 17540576

Our institution's Compliance Officer's details:

Name:	Mrs. Maisoon Shams	Phone:	17541122, 17525627
Title:	Senior Manager - Risk Management and Compliance	E-Mail:	mshams@barakaonline.com
Address:	P.O. Box 1882, Al Baraka Tower	Fax:	17536533, 17533993