



**Know Your Customer (KYC)
Anti-Money Laundering (AML)
Combating the Financing of Terrorism (CFT)**

DUE DILIGENCE QUESTIONNAIRE

Section 1: Corporate Information			
1	Name of Institution	AL AHLI BANK OF KUWAIT K.S.C.P	
2	Financial Institution Name & Location	Al Ahli Bank of Kuwait K.S.C.P Ahmad Al Jaber Street – Safat Square, P.O. Box 1387, Safat 13014, Kuwait	
3	Mailing Address Phone # Fax # Website Swift code:	P.O. Box 1387, Safat 13014, Kuwait 00 965 22400900 00 965 22417284 www.e-ahli.com abkklkww	
4	Are you/your holding company a publicly traded company? If so, which stock exchange(s) does your institution/your holding company trade on? Please include the trading name and stock code.	Yes Kuwait Stock Exchange. Ticker :ABK - Stock No: 104	
5	Please provide a list of your institution's directors, as well as senior management.	Attached.	
6	Please provide a list of the major shareholders holding equal to or more than 5% shares in your institution	Name Share Holding Place of Incorporation	
		Attached.	
7	Does your institution have branches and/or subsidiaries? Yes. - In Kuwait: - Al Ahli Bank of Kuwait, Head Office and Branches. -1 Subsidiary: 'Ahli Capital Investment Company'. - In UAE: Dubai Branch, Abu Dhabi Branch and DIFC Branch. - In Egypt: 1 Subsidiary: 'Al Ahli Bank of Kuwait- Egypt'.		
8	Does this questionnaire apply to your head office as well as: a) Branches? Yes b) Subsidiaries? Yes		
9	If you answered no to question 7, please provide the name, location and contact details for the branches and/or subsidiaries that are not represented by this questionnaire.	Name Location Contact Details	
		-	
10	Name the regulating body that oversees your institution. Please provide a copy of your institution's license and registration number.	Central Bank of Kuwait, Central Bank of UAE, The Dubai Financial Services Authority (DFSA), Central Bank of Egypt and Capital Markets Authority. License copy attached. Commercial Registration No: 3705	
11	Name of Agency issuing license	Ministry of Commerce and Industry- Kuwait.	
12	Date of establishment	11 July 1967	



13	Is your institution rated? Who has providing the rating?	Yes, rated by Moody's & Fitch IBCA.
14	Please provide contact information on the individual completing this form.	Name: Khaled Hasan AlFoudari Title: Senior Manager, AML & CFT Division. Address: Al Ahli Bank of Kuwait, P.O. Box 1387, Safat 13014 Kuwait Tel No: +965 22400900 ext. 2327 E-mail Address: kfoudari@abkuwait.com
15	Do you have a primary compliance officer who is responsible for Anti-Money Laundering (AML/CFT) and "Know Your Customer" (KYC) compliance? If so, Please provide contact information.	Name: Akram Aly Hassan Osman Title: Assistant General Manager, Group Head AML & CFT Division. Address: Al Ahli Bank of Kuwait, P.O. Box 1387, Safat 13014 Kuwait. Tel No: +965 22400900 ext. 2447 E-mail Address: akram@abkuwait.com
16	Your institution's major business activities	Banking.
17	Who are the external auditors of your institution	1)Ernst & Young Al Aiban, Al Osaimi & Partners. 2)Deloitte & Touche Al-Fahad Al-Wazzan & Co.
18	Does your Primary Regulator audit your AML/CFT and KYC procedures? If yes, how frequently and when was it last carried out?	Yes. 1) For ABK Kuwait: Central Bank of Kuwait audit annually. Last annual inspection in November 2018. 2) For ACIC: audited by the Capital Markets Authority in 2018.
19	LEI No.:	254900PGVVJLJTOEWLL80
20	FATCA GIIN No.:	91YF4P.00000.LE.414

Section 2
Anti-Money Laundering Questionnaire

Financial Institution Name: Location:	AL AHLI BANK OF KUWAIT K.S.C.P AHMED AL JABER STREET SAFAT SQUARE, P.O. BOX 1387, SAFAT 13014 KUWAIT
I General AML/CFT Policies, Practices and Procedures:	Yes No
1. Is the AML/CFT compliance program approved by the FI's Board or a senior committee?	✓ FI's Board. N <input type="checkbox"/>
2. Does the FI have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML/CFT framework?	✓ N <input type="checkbox"/>
3. Has the FI developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?	✓ N <input type="checkbox"/>
4. In addition to inspections by the government supervisors/ regulators, does the FI client have an internal audit function or other independent third party that assesses AML/CFT policies and practices on a regular basis?	✓ N <input type="checkbox"/>
5. Does the FI have a policy prohibiting accounts/relationships with shell banks? (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.)	✓ N <input type="checkbox"/>
6. Does the FI have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?	✓ N <input type="checkbox"/>



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7.	Does the FI have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	✓	N <input type="checkbox"/>
8.	Does the FI have record retention procedures that comply with applicable law?	✓	N <input type="checkbox"/>
9.	Are the FI's AML/CFT policies and practices being applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction?	✓	N <input type="checkbox"/>
II Risk Assessment:		Yes	No
10.	Does the FI have a risk-based assessment of its customer base and their transactions?	✓	N <input type="checkbox"/>
11.	Does the FI determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the FI has reason to believe pose a heightened risk of illicit activities at or through the FI?	✓	N <input type="checkbox"/>
III Know Your Customer, Due Diligence and Enhanced Due Diligence:		Yes	No
12.	Has the FI implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	✓	N <input type="checkbox"/>
13.	Does the FI have a requirement to collect information regarding its customers' business activities?	✓	N <input type="checkbox"/>
14.	Does the FI assess its FI customers' AML/CFT policies or practices? Through Bankers Almanac. If not available then by formally requesting them through email or swift.	✓	N <input type="checkbox"/>
15.	Does the FI have a process to review and, where appropriate, update customer information relating to high risk client information?	✓	N <input type="checkbox"/>
16.	Does the FI have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?	✓	N <input type="checkbox"/>
17.	Does the FI complete a risk-based assessment to understand the normal and expected transactions of its customers?	✓	N <input type="checkbox"/>
IV Reportable Transactions and Prevention and Detection of Transactions with Illegally obtained funds:		Yes	No
18.	Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	✓	N <input type="checkbox"/>
19.	Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	✓	N <input type="checkbox"/>
20.	Does the FI screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities? (Similar lists designated under the United Nations Security Council Sanctions Committees, USA OFAC, and EU Sanctions etc.)? Yes, ABK screens using lists provided by World Check, which includes OFAC, UN, CIA, Bank of England, EU, SDN, HM Treasury, HKMA and other lists. In addition to the Local list which is the ABK Kuwait Internal Blacklist, which includes local lists provided by relevant committees and Ministry of Foreign Affairs (MOFA) and ABK UAE Internal Blacklist.	✓	N <input type="checkbox"/>
21.	Does the FI have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	✓	N <input type="checkbox"/>
22.	Does the FI adhere to the Wolfsberg Transparency Principles and the appropriate usage of the SWIFT MT 202/202COV and MT 205/205COV message formats?	✓	N <input type="checkbox"/>
V Transaction Monitoring:		Yes	No
23.	Does the FI have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers cheques, money orders, etc?	✓	N <input type="checkbox"/>
VI AML/CFT Training:		Yes	No
24.	Does the FI provide AML/CFT training to relevant employees that includes: <ul style="list-style-type: none"> a. Identification and reporting of transactions that must be reported to government authorities. b. Examples of different forms of money laundering involving the FI's products and services. c. Internal policies to prevent money laundering. 	✓	N <input type="checkbox"/>



25. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
26. Does the FI communicate new AML/CFT related laws or changes to existing AML/CFT related policies or practices to relevant employees?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
27. Does the FI employ third parties to carry out some of the functions of the FI?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
28. If the answer to question 27 is yes, does the FI provide AML/CFT training to relevant third parties that includes: a. Identification and reporting of transactions that must be reported to government authorities. b. Examples of different forms of money laundering involving the FI's products and services. c. Internal policies to prevent money laundering.	<input type="checkbox"/>	<input type="checkbox"/>
VII Supplemental Questions:	Yes	No
29. Does the FI institution permit opening of anonymous or numbered accounts or accounts in fictitious names (i.e. accounts for which customer identification and verification is not performed) by customers?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
30. Does the FI maintain Nested Accounts (i.e. Do you allow your customers/other financial institutions direct access to your accounts held with us)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
31. Will this account be used for extending sub-correspondent banking activities to other banks by you directly (nested accounts)? If so, please advise the policies for AML/CFT control for enrolling such banks by you.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
32. Does the FI maintain correspondent banking relationships with another FI who allows direct use of their correspondent account by third parties to transact business on their behalf (i.e. payable-through account or nested account)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
33. Does the FI by the following definition hold an Offshore Banking License? 'License to conduct banking activities which, as a condition of the license, prohibits the licensed entity from conducting banking activities with the citizens of, or in the local currency of, the country which issued the license'.		<input checked="" type="checkbox"/>
34. Does the FI establish effective controls to detect money laundering activities to identify and prevent proceeds of crime laundered through system?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
35. Provide names and versions of the filtering systems that FI has in place to screen clients and transactions. a. Oracle OFSAA-FCCM (AML/CFT & KYC system). b. SafeWatch 3.4 (implemented on Dec 2009).	<input checked="" type="checkbox"/>	<input type="checkbox"/>
36. What is the name of the provider of the Sanctions Screening system for Trade Transactions? <u>Safewatch</u> . And do you currently use to screen Trade transactions and related documents? <u>Yes, ABK screens using lists provided by World Check, which includes OFAC, UN, CIA, Bank of England, EU, SDN, HM Treasury, HKMA and other lists. In addition to the Local list which is the ABK Kuwait Internal Blacklist, which includes local lists provided by relevant committees and Ministry of Foreign Affairs (MOFA) and ABK UAE Internal Blacklist.</u> Is this system manual or automated? <u>Automated</u> .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
37. Does the local and international Sanctions Screening Lists are checked by the system or manually? <u>By system</u> .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
38. Is the Sanctions Screening system audited? <u>Yes Annually</u> , If so, when was it last audited? <u>November 2018 for ABK</u> . Which Company undertook this process? <u>Central Bank of Kuwait for ABK and in 2018 by the Capital Markets Authority for ACIC</u> . Were any issues identified as part of this audit process? <u>No major issues</u> .	<input checked="" type="checkbox"/>	<input type="checkbox"/>
39. Is money laundering a criminal offence in your country?	<input checked="" type="checkbox"/>	<input type="checkbox"/>



40. Does FI ensure that effective controls for AML/CFT and counter terrorism are in place on new products and when dealing with non-face to face customers or through intermediaries?	✓	N <input type="checkbox"/>
41. Does FI verify identity of such foreign bank customers and conduct additional due diligence on them?	✓	N <input type="checkbox"/>
42. Does FI identify the owners of the foreign banks that maintain nested accounts, if its shares are not publically traded?	Y <input type="checkbox"/>	N <input type="checkbox"/> Not Applicable, since ABK doesn't maintain Nested accounts.
43. Does FI require complete information for outgoing wire transfer instructions, including sender and beneficiary names, addresses, account number and purpose?	✓	N <input type="checkbox"/>
44. Does the FI's KYC policy require true identification of the customer, full address, and profession, source of funds, economic activities and nature of anticipated transaction activities as per FATF recommendations?	✓	N <input type="checkbox"/>
45. Do you undertake regular reviews of your relationship KYC and AML/CFT perspective? If yes, at what frequency? a. High Risk Customers – Every Year. b. Medium Risk Customers- Every Two years. c. Low Risk Customers – Every three years.	✓	N <input type="checkbox"/>
46. Does FI have policy to deal with non-customers who may send trade documents, e.g. export LC, and Import collections, directly to FI and where an account relationship may not exist?	Y <input type="checkbox"/>	N <input type="checkbox"/> Not Applicable, since that ABK doesn't deal with non-customers.
47. Do the regulations require FI to report any suspicious transaction to Law enforcement or other agency designed for this purpose?	✓	N <input type="checkbox"/>
48. Does the FI have policy to protect employees, if they report, in good faith, any suspicious activities/transactions?	✓	N <input type="checkbox"/>
49. Does FI monitor implementation of AML/CFT policies and procedures on permanent basis?	✓	N <input type="checkbox"/>
50. Is your organization subject to laws designed to combat money laundering & terrorist financing in your home country? (If yes, state the reference no. of the relevant law/ regulation of the country/ regulator.)	✓	N <input type="checkbox"/> AML/CFT Law no 106 of 2013 of Kuwait Law.
51. Does your bank hold a current and valid banking license?	✓	N <input type="checkbox"/>
52. Are the shares of your bank issued as bearer shares? (Bearer shares refers to shares owned by the person who holds the physical share certificate, and is transferable by delivery).	Y <input type="checkbox"/>	✓ <input type="checkbox"/>
53. Does your regulator/s require reporting of cross border transactions? If Yes, provide threshold.	Y <input type="checkbox"/>	✓ <input type="checkbox"/>
54. Is your bank a shell bank?	Y <input type="checkbox"/>	✓ <input type="checkbox"/>
55. Does your bank have any branches or subsidiaries operating as an OBU (Offshore Banking Unit)?	Y <input type="checkbox"/>	✓ <input type="checkbox"/>
56. Has your bank / parent organization / holding company been prosecuted or fined by your regulators for failure to comply with stipulated AML/CFT laws and regulations in last five years?	✓	N <input type="checkbox"/>



[Handwritten signature]

If yes, please provide details in brief. ABK was fined by Central Bank of Kuwait in 2018.		
57. Is any of your bank's owner or senior management a politically exposed person (PEP) as defined by FATF? If yes, please provide following additional information for each PEP : Full Name :- Address :- Date and place of birth :- Designation in the bank (Executive/ Non-executive) :- Percentage shareholding in the bank :- PEP Information as defined by FATF :-	Y <input type="checkbox"/>	<input checked="" type="checkbox"/>
58. Please advise if any of your owners or members of senior management have adverse criminal/ regulatory history against them? If so, please advise details.	Y <input type="checkbox"/>	<input checked="" type="checkbox"/>
59. Does your AML/CFT policy is periodically reviewed, updated and approved by your bank's board of directors or other senior committee?	<input checked="" type="checkbox"/> By Board of Directors.	N <input type="checkbox"/>
60. Does your organization maintain all relevant document and information in respect of customer identity and transaction records? If Yes, please state the record retention period.	<input checked="" type="checkbox"/> Retain for 15 years after the business is ended with the customer.	N <input type="checkbox"/>
61. Does the policy clearly define roles, responsibilities and accountability of each staff in relation to anti-money laundering compliance?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
62. Do AML/CFT procedures of your bank require the verification of identification data for all customers?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
63. Does your bank conduct transactions for non-established customers (such as walk in customers – for example sale of monetary instruments (payorder/demand draft) or wire transfers etc.)? If yes, a) please advise the monetary limits observed, if any and ; b) Whether customers are identified and verified for each such transaction.	Y <input type="checkbox"/>	<input checked="" type="checkbox"/> Only the prepaid cards and we have the KYC in place and reload only through banking system.
64. Has your Bank put in place procedures to verify originator identity information (account/identification number, name & address) and capture the same in wire transfer advice while originating the same?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
65. Does your bank provide services to companies whose ownership is evidenced by bearer shares?	Y <input type="checkbox"/>	<input checked="" type="checkbox"/>
66. Do you maintain correspondent relationship with any banks/FIs incorporated/located in Myanmar, Iran, North Korea, Cuba, Syria & Sudan (irrespective of their location)? If so, please provide names of such Banks/ FIs.	Y <input type="checkbox"/>	<input checked="" type="checkbox"/>
67. Do you (including your beneficial owners) have affiliations, including business activities and joint venture partnerships, or involvement with an individual or entity that is (a) located in these countries, or (b) connected or associated with the government of these countries	Y <input type="checkbox"/>	<input checked="" type="checkbox"/>

Signatures:


 Name: Akram Abi Hassan Osman
 (Assistant General Manager, Group Head AML & CFT Division)

Date: 06 May 2019





Board Members & Management

Board of Directors:

Name	Position	No. of years of service	Date of birth	Nationality
TALAL MOHAMMAD REDHA YOUSEF BEHBEHANI	CHAIRMAN	A Board member since March 2007, and then Deputy chairman in March 2014 and then Chairman in December 2014.	14/02/1969	Kuwait
SALAH AHMAD ALSARHAN	Deputy Chairman	A Board member since 1987 and was appointed Deputy Chairman in December 2014.	12/02/1942	Kuwait
KHALED OTHMAN ABDULWAHAB ALOTHMAN	BOARD MEMBER	A Board member since 2004.	11/07/1950	Kuwait
ALI EBRAHIM HEJJI HUSSAIN MARAFI	BOARD MEMBER	A Board member since 2004.	20/11/1949	Kuwait
ADEL IBRAHIM YALI AHMAD BEHBEHANI	BOARD MEMBER	Since 26/3/2016.	15/12/1965	Kuwait
KHALED ABDULLAH MOHAMMAD ALMESHARI	BOARD MEMBER	A Board member since 2013.	01/05/1947	Kuwait
ALI MOHAMMAD ABDULLAH ALSHAREEDAH	BOARD MEMBER	Since 26/3/2016.	1948	Kuwait
SULAIMAN ABDULLAH SULAIMAN ALMURAIKHI	BOARD MEMBER	Since 23/3/2015.	01/06/1951	Kuwait
RAED ABDULKAREEM ABDULREDHA ALMOAMEN	BOARD MEMBER	A Board member since 2019.	14/03/1966	Kuwait



Executive Management:

Name	Position
MICHEL ACCAD	GROUP CHIEF EXECUTIVE OFFICER
ABDULLA AL SUMAIT	DEPUTY CHIEF GENERAL MANAGER
FAWZY ALTHUNAYAN	GENERAL MANAGER- BOARD AFFAIRS
JAMAL AHMED	GROUP CHIEF RISK OFFICER
SHIAMAK SOONAWALLA	GROUP CHIEF FINANCE OFFICER
SOMNATH MENON	GROUP CHIEF OPERATING OFFICER
BALWANT BAINS	GROUP CHIEF INTERNAL AUDITOR
EMAD ROUSHDY	EXECUTIVE GENERAL MANAGER- CORPORATE BANKING
STEWART LOCKIE	GENERAL MANAGER- RETAIL BANKING
KARL STUMKE	GENERAL MANAGER- INTERNATIONAL BANKING
RUBIN OMAR FERNANDEZ	GENERAL MANAGER- TREASURY & INVESTMENTS
HAMZA ENKI	GENERAL MANAGER- HUMAN RESOURCES
MOHAMMED SALLAM	HEAD OF LEGAL
KHALED FAISAL ALMUTAWA	GENERAL MANAGER- WEALTH & PRIVATE BANKING



بيان أسماء مساهمي البنك الأهلي الكويتي الذين تصل مساهمتهم إلى (5%)
فأكثر من أسهم رأسمال البنك وذلك كما في 2019/03/31

م	هوية المشارك	اسم المساهم	المجموع	%
1	10069	الشركة الكويتية للاستثمار	162,845,151	10.057
2	839488	شركة بهبهاني للاتصالات	153,713,589	9.493
3	17318	شركة وفره للاستثمار الدولي	147,717,783	9.123
4	10482	شركة بهبهاني للاستثمار	142,231,502	8.784
5	12505	علي مراد يوسف بهبهاني	103,580,223	6.397
6	29357	ورثة محمد صالح يوسف بهبهاني	102,807,835	6.349

List of Major Shareholders of Al Ahli Bank of Kuwait (K.S.C.P)
who Own 5% of Shares or More as on 31/03/2019

S. No	Shareholder No.	The name of the shareholder	Total No of shares	%
1	10069	Kuwait Investment Company	162,845,151	10.057
2	839488	Behbehani Telecommunications Company	153,713,589	9.493
3	17318	Wafra International Investment Co	147,717,783	9.123
4	10482	Behbehani Investment Company	142,231,502	8.784
5	12505	Ali Murad Yousuf Behbehani	103,580,223	6.397
6	29357	Heirs of Mohamed Saleh Yousuf Behbehani	102,807,835	6.349



English Translation

SEAL OF THE STATE OF KUWAIT
MINISTRY OF COMMERCE & INDUSTRY
COMPANIES DEPARTMENT
SHAREHOLDING COMPANIES CONTROL

Company License Issued under the Commercial Law No. 68 of 1980 and the Companies Law No. 15 of 1960, the amending laws, and the Commercial Licenses Law No. 32 of 1969.

License No.	Date of issue	Expiry date	File Number
P.S/20/1984	21/09/2015	20/09/2019	(P.S) 20

Name and title of the company: AL AHLI BANK OF KUWAIT/ Public Shareholding

Location

Area : Ninth Commercial Block : 1
Street : Ahmed Al Jaber – Al Safat Square Bldg. : 800451
Complex : The Company's Property
Shop/ Flat :

Function : Commercial Banking

(According to the Memorandum and Articles of Association of the Company)

Municipality Approval No.	Date	Commercial Registration No.	Date
3705	11/07/1967	3705	11/07/1967

Note The licensee should notify the Ministry of Commerce & Industry upon demolishing, vacating or selling of the premises or upon effecting any change in the type of business or any other disposal.

Remarks By virtue of the Company's Memorandum of Association authenticated by the Notary Public under No.950/ B/ Vol 2 dated 17/06/1970

Companies Department Director (signature)

Under Secretary of the Ministry Commerce and Industry (signature)

Seal: Ministry of Commerce & Industry, Shareholding Companies Department



وزارة التجارة والصناعة
إدارة الشركات



مراقبة الشركات المساهمة

اجازة شركة ممنوحة بموجب قانون التجارة رقم ٦٨ لسنة ١٩٨٠ و قانون الشركات رقم ١٥ سنة ١٩٦٠ والقوانين المعدلة له وقانون الرخص التجارية رقم ٢٢ لسنة ١٩٦٩

رقم الترخيص	تاريخ الاصدار	تاريخ الانتهاء	رقم الملف
١٩٨٤/٢٠/ع.م	٢٠١٥/٠٩/٢٦	٢٠١٩/٠٩/٢٠	٢٠ (ع.م)

اسم الشركة وعنوانها :

البنك الأهلي الكويتي / مساهمة العامة

الموقع : التجارية التاسعة
الشارع : أحمد الجابر - ساحة الصفاة
ملك / مجمع : ملك الشركة
الاغراض : أعمال البنوك التجارية
القطعة : ١
المبنى : ٨٠٠٤٥٦
الشقة / المحل :

وفقا لمدق التأسيس
والنظام الأساسي للشركة

موافقة البلدية رقم	التاريخ	رقم السجل التجاري	التاريخ
٢٧٠٥	١٩٦٧/٠٧/١١	٢٧٠٥	١٩٦٧/٠٧/١١

تنبيه

على المرخص له إشعار وزارة التجارة والصناعة عند هدم او اخلاسه أو بيعه أو تعديل نوع التجارة أو أي تصرف آخر.

الملاحظات

١٩٧٠/٠٦/١٧

٢٧٠٥/ب/جلد ٢

بموجب عقد الشركة الموثق من كاتب العدل رقم

وكيل وزارة التجارة والصناعة

مدير ادارة الشركات





S-8548-aa7-Im

Translation

STATE OF KUWAIT
MINISTRY OF COMMERCE & INDUSTRY
COMMERCIAL REGISTRATION CONTROLLER

TO WHOM IT MAY CONCERN

The Commercial Registration Department certifies that the trade company "Al Ahli Bank of Kuwait (Kuwaiti Shareholding Co.)", has been registered on 11.07.1967, in the Kuwait Commercial Register under No. 3705, pursuant to the provisions of the Amiri Decree No. 1 - Finance - of 1959 and the Executive by-laws thereof.

(signed)

Director, Commercial Registration Controller

Seal: State of Kuwait, Ministry of Commerce & Industry
Commercial Registration Department
Commercial Register Section



ترجمة Translation	
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ترجمة Translation	
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ترجمة Translation	Aseel
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وزارة التجارة والصناعة
مراقبة التسجيل التجاري

الى من يهمه الامر

تشهد مراقبة التسجيل التجاري ان الشركة التجارية البننة للاعطي الكويتي (رخصة لمستهكمية)

قد تقيدت بتاريخ ١٤٣٧/٧/٢٠١١ في السجل التجاري في الكويت تحت رقم (مع ٣)
وفقاً لنصوص المرسوم الاميري رقم (١) مالية لسنة ١٩٥٩ ولائحته التنفيذية .



مراقب التسجيل التجاري

