



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

**DUE DILIGENCE QUESTIONNAIRE**

Section 1: Corporate Information			
<b>1</b>	Name of Institution	AL AHLI BANK OF KUWAIT K.S.C.P	
<b>2</b>	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	
<b>3</b>	Mailing Address Phone # Fax # Website  Swift code:	P.O. Box 1387, Safat 13014, Kuwait +965 22907000 +965 22417284 <a href="https://abk.eahli.com">https://abk.eahli.com</a>  abkkkww	
<b>4</b>	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 Boursa Kuwait. Ticker: ABK - Stock No: 104	
<b>5</b>	Please provide a list of your institution's directors, as well as senior management.	Attached.	
<b>6</b>	Please provide a list of the major shareholders holding equal to or more than 5% shares in your institution	<b>Name</b>	<b>Share Holding</b>
		<b>Place of Incorporation</b>	
<b>7</b>	Does your institution have branches and/or subsidiaries? Yes. – In Kuwait: – Al Ahli Bank of Kuwait, Head Office and 29 Branches. –1 Subsidiary: 'ABK Capital'. – In UAE: Dubai branch, Abu Dhabi Branch and DIFC Branch. – In Egypt: 1 Subsidiary: 'Al Ahli Bank of Kuwait- Egypt' with 44 branches. – In Cayman Island: 1 Subsidiary 'ABK Cayman Island Limited', (All ABK Cayman Island Limited transactions are routed through ABK Kuwait Treasury Division, the regulator is Central Bank of Kuwait for all these transactions).		
<b>8</b>	Does this questionnaire apply to your head office as well as: a) Branches? Yes b) Subsidiaries? Yes		
<b>9</b>	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.	<b>Name</b>	<b>Location</b>
		<b>Contact Details</b>	



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: Ammar Abbas AlJazzaf Title: General Manager, AML & CFT Division. Address: Al Ahli Bank of Kuwait, P.O. Box 1387, Safat 13014 Kuwait. Tel No: +965 22907000 Ext. 6767 E-mail: <a href="mailto:AAJazzaf@abkuwait.com">AAJazzaf@abkuwait.com</a> / <a href="mailto:AML@abkuwait.com">AML@abkuwait.com</a>
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: Ammar Abbas AlJazzaf Title: General Manager, AML & CFT Division. Address: Al Ahli Bank of Kuwait, P.O. Box 1387, Safat 13014 Kuwait. Tel No: +965 22907000 Ext. 6767 E-mail: <a href="mailto:AAJazzaf@abkuwait.com">AAJazzaf@abkuwait.com</a> / <a href="mailto:AML@abkuwait.com">AML@abkuwait.com</a>
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. ABK Kuwait: Central Bank of Kuwait audit annually. Last annual inspection in March 2022.
19	LEI No.:	254900PGVVLTJTOEWLL80
20	FATCA GIIN No.:	91YF4P.00000.LE.414

**Section 2**  
**Anti-Money Laundering Questionnaire**

Financial Institution Name:	<b>AL AHLI BANK OF KUWAIT K.S.C.P</b>		
Location:	AHMED AL JABER STREET SAFAT SQUARE, P.O. BOX 1387, SAFAT 13014 KUWAIT		
<b>1</b>	<b>General AML &amp; CFT Policies, Practices and Procedures:</b>	<b>Yes</b>	<b>No</b>
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 procedures 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"/>
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 procedures being applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction? The AML policy applies in general to the whole group that includes our overseas branches and subsidiaries. However, that for overseas branches and subsidiaries they have to follow their home jurisdiction regulator and applies the stringent method in case of differences between their rules & regulations and Group Head Office rules & regulations set by CBK (Central Bank of Kuwait).	✓	N <input type="checkbox"/>
<b>ii Risk Assessment:</b>		<b>Yes</b>	<b>No</b>
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"/>
<b>iii Know Your Customer, Due Diligence and Enhanced Due Diligence:</b>		<b>Yes</b>	<b>No</b>
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? <i>Through Bankers Almanac. If not available then by formally requesting them through email or swift.</i>	✓	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"/>
<b>IV Reportable Transactions and Prevention and Detection of Transactions with Illegally obtained funds:</b>		<b>Yes</b>	<b>No</b>



18. Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	✓	<input type="checkbox"/> No
19. Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	✓	<input type="checkbox"/> No
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 (UN) United Nations Security Council Sanctions Committees, USA OFAC, HM, and EU Sanctions etc.)? <i>Yes, ABK screens using lists provided by World Check, which includes OFAC, UN, HM Treasury, EU 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), ABK Kuwait PEP List and ABK UAE Internal Blacklist.</i>	✓	<input type="checkbox"/> No
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?	✓	<input type="checkbox"/> No
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?	✓	<input type="checkbox"/> No
<b>V Transaction Monitoring:</b>	<b>Yes</b>	<b>No</b>
23. Does the FI have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments?	✓	<input type="checkbox"/> No
<b>VI AML &amp; CFT Training:</b>	<b>Yes</b>	<b>No</b>
24. Does the FI provide AML & CFT training to relevant employees 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"/> No
25. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	✓	<input type="checkbox"/> No
26. Does the FI communicate new AML & CFT related laws or changes to existing AML & CFT related policies or procedures to relevant employees?	✓	<input type="checkbox"/> No
27. Does the FI employ third parties to carry out some of the functions of the FI?	<input type="checkbox"/> Y	✓
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"/> Y	<input type="checkbox"/> No
<b>VII Supplemental Questions:</b>	<b>Yes</b>	<b>No</b>
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"/> Y	✓
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"/> Y	✓
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"/> Y	✓



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)?	Y <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 and Terrorist activities to identify and prevent proceeds of crime laundered through system?	<input checked="" type="checkbox"/>	N <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 (AML & CFT Monitoring system). b. SafeWatch System (AML & CFT Screening system).	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
36. What is the name of the provider of the Sanctions Screening system for Trade Transactions? Safewatch System. And do you currently use to screen Trade transactions and related documents? Yes, ABK screens using lists provided by World Check, which includes OFAC, UN, HM Treasury, EU 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), ABK Kuwait PEP List and ABK UAE Internal Blacklist. Is this system manual or automated? Automated.	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
37. Does the local and international Sanctions Screening Lists are checked by the system or manually? By system.	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
38. Is the Sanctions Screening system audited? Yes Annually, If so, when was it last audited? March 2022 for ABK. Which Company undertook this process? Central Bank of Kuwait. Were any issues identified as part of this audit process? No major issues.	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
39. Is money laundering a criminal offence in your country?	<input checked="" type="checkbox"/>	N <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?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
41. Does FI verify identity of such foreign bank customers and conduct additional due diligence on them?	<input checked="" type="checkbox"/>	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?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
43. Does FI require complete information for outgoing wire transfer instructions, including sender and beneficiary names, addresses, account number and purpose?	<input checked="" type="checkbox"/>	N <input type="checkbox"/>
44. Does the FI's KYC policy and procedures 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?	<input checked="" type="checkbox"/>	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.	<input checked="" type="checkbox"/>	N <input type="checkbox"/>






46. Does FI have policy to not 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?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
47. Do the regulations require FI to report any suspicious transaction to Law enforcement or other agency designed for this purpose?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
48. Does the FI have policy to protect employees, if they report, in good faith, any suspicious activities/transactions?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
49. Does FI monitor implementation of AML & CFT policies and procedures on permanent basis?	<input checked="" type="checkbox"/>	<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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	AML & CFT Law no 106 of 2013 of Kuwait Law and it's executive regulations.	
51. Does your bank hold a current and valid banking license?	<input checked="" type="checkbox"/>	<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).	<input type="checkbox"/>	<input checked="" type="checkbox"/>
53. Does your regulator/s require reporting of cross border transactions? If Yes, provide threshold. As per Central Bank of Kuwait (CBK) Transactions Reporting System for Banks (TRS) Transaction(s) made for a client (a person, a company, etc.) involving cash deposits or inward transfers or outward transfers of equal or greater than 3000/- KD or equivalent to other currencies per single client.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
54. Is your bank a shell bank?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
55. Does your bank have any branches or subsidiaries operating as an OBU (Offshore Banking Unit)? For ABK UAE (Dubai & Abu Dhabi) branches are operating under onshore license regulated by CBUAE. ABK DIFC operates under Offshore license under DFSA rules.	<input checked="" 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? If yes, please provide details in brief. ABK was fined by Central Bank of Kuwait in 2019.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
57. Is any of your bank's owner or senior management a politically exposed person (PEP) as defined by FATF? Yes, 1 Board of Directors details below. If yes, please provide following additional information for each PEP : 1. Full Name: Mahdi Ismaeil Ali AlJazzaf. Date and place of birth: 15/09/1958, Kuwait. Nationality: Kuwait. Designation in the bank (Executive/ Non-executive): Independent Board Member. PEP Reason: Former Vice Chairman of the Capital Markets Authority Kuwait (IOS) (Sep 2010 - Sep 2014).	<input checked="" type="checkbox"/>	<input 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 and Procedures 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 documents 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 (pay order/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"/>
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 Afghanistan, Belarus, Cuba, Iran, North Korea, Russia, Syria and Ukraine (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:**



Date: 06 May 2024

Name: **Ammar Abbas AlJazzaf**  
(General Manager, AML & CFT Division)





## ABK Board Members & Executive Management

### ABK Board of Directors:

	Name	Position
1	TALAL MOHAMMAD REDHA YOUSEF BEHBEHANI	CHAIRMAN
2	SALAH AHMED AL-SERHAN	DEPUTY CHAIRMAN
3	ALI EBRAHIM HEJJI HUSSAIN MARAFI	BOARD MEMBER
4	KHALED OTHMAN ABDULWAHAB AL-OTHMAN	BOARD MEMBER
5	ADEL IBRAHIM YALI AHMAD BEHBEHANI	BOARD MEMBER
6	RAED ABDULKAREEM ABDULREDHA AL-MOAMEN	BOARD MEMBER
7	ZAID KHALDOUN AL-NAQEEB	INDEPENDENT BOARD MEMBER
8	TAREQ FAREED ABDULRAHMAN ALOTHMAN	INDEPENDENT BOARD MEMBER
9	MAHDI ISMAEIL ALI ALJAZZAF	INDEPENDENT BOARD MEMBER
10	BASSEM SULAIMAN M. AL-OTAIBI	INDEPENDENT BOARD MEMBER

Name: Ammar Abbas AlJazzaf  
Position: General Manager, AML & CFT Division  
Date: 28.07.2024  
Signature:







**ABK Executive Management:**

	Name	Position
1	ABDULLA ALSUMAIT	ACTING GROUP CHIEF EXECUTIVE OFFICER
2	AHMAD ALDUWAISAN	ACTING CHIEF EXECUTIVE OFFICER- KUWAIT
3	FAWZY ALTHUNAYAN	GENERAL MANAGER- BOARD AFFAIRS
4	SHIAMAK SOONAWALLA	GROUP CHIEF FINANCE OFFICER
5	YASMINE SALAMAH	GENERAL MANAGER – INTERNATIONAL CORPORATES AND STRUCTURAL FINANCE
6	AMJAD SIDDIQUE	GROUP CHIEF INTERNAL AUDITOR
7	JOHAIR MAARAFI	GENERAL MANAGER- RETAIL BANKING
8	NOURA ALDUWEESH	GENERAL MANAGER- TREASURY & INVESTMENTS
9	AFRAH ALARBASH	GENERAL MANAGER- HUMAN RESOURCES
10	NAWAF ALSHRAIAN	GENERAL MANAGER – LEGAL DEPARTMENT
11	KHALIL ALQATTAN	ACTING GENERAL MANAGER- DIGITAL TRANSFORMATION
12	SALEM ALSARRAF	CHIEF INFORMATION OFFICER
13	MOHAMMAD HABIB ALBLOUSHI	GENERAL MANAGER- OPERATIONS
14	AHMAD ALDUWAISAN	AGM- CORPORATE BANKING DIVISION
15	EBTISAM ALMOUSA	ACTING GROUP CHIEF RISK OFFICER (AGCRO)
16	SANA ALSAQABI	GROUP CHIEF COMPLIANCE OFFICER
17	AMMAR ALJAZZAF	GROUP CHIEF AML & CFT OFFICER
18	OMAR TAREQ WAHBI	CHIEF EXECUTIVE OFFICER – ABK BRANCHES IN UAE
19	RAMI ALRIFAE	SENIOR EXECUTIVE OFFICER- DUBAI INTERNATIONAL FINANCIAL CENTER (DIFC)
20	KHALED ELSALAWY	CHIEF EXECUTIVE OFFICER & MANAGING DIRECTOR, ABK- EGYPT

Name: Ammar Abbas AlJazzaf  
Position: General Manager, AML & CFT Division  
Date: 28.07.2024  
Signature:





بيان أسماء مساهمي البنك الأهلي الكويتي الذين تصل مساهمتهم إلى (5%)  
فأكثر من أسهم رأسمال البنك وذلك كما في 2024/06/30

رقم	اسم المساهم	المجموع	%
1	شركة وفره للاستثمار الدولي- حساب العملاء	282,814,976	11.344
2	الشركة الكويتية للاستثمار- عملاء 1	252,359,712	10.122
3	شركة بهبهاني للتجارة العامة	237,091,758	9.510
4	علي مراد يوسف بهبهاني	170,707,327	6.847
5	شركة بهبهاني للاستثمار- علي مراد بهبهاني وشركاه	145,420,542	5.833
6	شركة بهبهاني المالية	125,611,785	5.038

List of Major Shareholders of Al Ahli Bank of Kuwait (K.S.C.P)  
who Own (5%) of Shares or More as on 30/06/2024

S. No	The name of the shareholder	Total No of shares	%
1	Wafra International Investment Co.- Customers' Account	282,814,976	11.344
2	Kuwait Investment Company- Customers 1	252,359,712	10.122
3	Behbehani General Trading Co.	237,091,758	9.510
4	Ali Murad Yousuf Behbehani	170,707,327	6.847
5	Behbehani Investment Co.- Ali Murad Behbehani & Partners	145,420,542	5.833
6	Behbehani Financial Co	125,611,785	5.038

Please note that ABK can only provide information about direct ownership (5% and above). We cannot provide any further details about our shareholders. Al Ahli Bank of Kuwait K.S.C.P. is a Kuwaiti Public Shareholding Company, and its shares are traded in Boursa Kuwait. ABK is duly established and registered as per the laws of the State of Kuwait and is under the supervision of the Central Bank of Kuwait. ABK strictly complies with the AML & CFT rules as per the instructions of the Central Bank of Kuwait. However, we are unable to provide any information that is personal or related to third parties or indirect shareholding since we have no jurisdiction on our Shareholders. We hope that you can understand our limitation and if you need any further information you can contact **Boursa Kuwait** or visit their website.

"Apart from the shareholders listed, there is no other legal entities and natural persons including family members collectively owning directly and/or indirectly 10% or more shares in "AL AHLI BANK OF KUWAIT K.S.C.P"

Name: Ammar Abbas AlJazzaf  
Position: General Manager, AML & CFT Division  
Date: 28.07.2024  
Signature:





22/1685 aa7 MS

## Translation

**SEAL OF THE STATE OF KUWAIT  
MINISTRY OF COMMERCE & INDUSTRY  
SHAREHOLDING COMPANIES CONTROLL**

**Company License** granted under the Commercial Law No. 68 of 1980, the Companies Law No. 1 of 2016 and the laws amending it, and the Commercial Licenses Law No. 111 of the year 2013.

License No.	20/ 1984	File Number	204
Date of issue	14.10.2021	Date of Expiry	14.10.2025
Central No.	1012201278850	Civil Authority No.	646905
Commercial Registration No.	3705	License Type	Shareholding Companies
Legal Entity	Public Shareholding Company		
Under Title	Commercial Al Ahli Bank of Kuwait		

Conducting the following activities:

Activity	Activity Code
<b>Bank business</b>	<b>5934</b>

## Location:

Computer Address No.	Governorate	Area	Block	Plot
10244965	Capital	Qibla	010	000003
Street	Building		Floor	Unit No.
Abdullah Al Mubarak			01	00000



- \* The license shall be valid after one year of the date of expiry
- \* This form is an official document issued by the Ministry of Commerce & Industry

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Date of Issue: 18.10.2021

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## إدارة الشركات المساهمة

إجازة شركة معلوثة بموجب قانون التجارة رقم 68 لسنة 1980 ، و قانون الشركات رقم 1 لسنة 2016 و التوانين المعدله له و قانون ترخيص المحلات التجارية رقم 111 لسنة 2013

رقم الترخيص	1984/20	رقم الملف	204
تاريخ إصدار الترخيص	14/10/2021	تاريخ انتهاء الترخيص	14/10/2025
الرقم المركزي	1012201278850	رقم الجهة المعنى	646905
رقم السجل التجاري	3705	نوع الترخيص	شركات مساهمة
الكيان القانوني	شركة مساهمة عامة		
تحت الأسم التجاري	البنك الاهلي الكويتي		
لمزاولة الانشطة التالية:			

رمز النشاط	اسم النشاط
5934	اعمال البنوك

على العنوان التالي:

الرقم الألي للعنوان	المحافظة	المنطقة	القطعة	القسيمة
10244965	العاصمة	القبلة	010	000003
الشارع	اسم المعنى	الدور	رقم المرحنة	
شارع عبدالله المبارك		01	00000	



يعتبر الترخيص ملغيا بعد مضي سنة من تاريخ التكاله .

يعتبر هذا النموذج وثيقة رسميه صادرة من وزارة التجارة و الصناعة .

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



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وزارة التجارة والصناعة  
مراقبة التسجيل التجاري

الى من يهمه الامر

تشهد مراقبة التسجيل التجاري ان الشركة التجارية ..... البنود الاعلى للدوتي (.....) رقم.....



قد تقيدت بتاريخ ..... في السجل التجاري في الكويت تحت رقم (.....) م.....  
وفقاً لنصوص المرسوم الاميري رقم (١) مالية لسنة ١٩٥٩ ولائحته التنفيذية .

مراقب التسجيل التجاري

