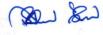


Financial Institution Name: Location (Country): Shahjalal Islami Bank PLC Bangladesh

No#		Answer
T. ENII	TY & OWNERSHIP	
1	Full Legal name	Shahjalal Islami Bank PLC
237		The state of the s
2	Append a list of foreign branches which are covered	N/A
	by this questionnaire (if applicable)	
		The second secon
3	Full Legal (Registered) Address	Shahjalal Islami Bank Tower, Corporate Head Office, Plot-4, Block-CWN (
		Gulshan Avenue, Gulshan, Dhaka- 1212
mr.		
	E. II Driver Brains Address (if different from	
4	Full Primary Business Address (if different from	N/A
	above)	
5	Date of Entity incorporation/establishment	01.04.2001
	Select type of ownership and append an ownership	
6	chart if available	
	chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker	01. Dhaka Stock Exchange Ltd. 02. Chittagong Stock Exchange Ltd.
· u ·	symbol	01. Briaka Stock Exchange Etd. 02. Offittagong Stock Exchange Etd.
	- A A Server	the second secon
6 b	Member Owned/Mutual	No 🕒
6.c	Government or State Owned by 25% or more	No E
6 d	Privately Owned	No 🗅
6 d1	If Y, provide details of shareholders or ultimate	N/A
A	beneficial owners with a holding of 10% or more	
7	% of the Entity's total shares composed of bearer	
,	shares	0%
	Sildles	
8	Does the Entity, or any of its branches, operate under	V.
	an Offshore Banking License (OBL) ?	Yes
8 a	If Y, provide the name of the relevant branch/es	Offshore Banking Unit attached with Gulshan Branch
	which operate under an OBL	Onshore Barking of the account with Galorian Branen
9	Does the Bank have a Virtual Bank License or	No .
1	provide services only through online channels?	
10	Provide Legal Entity Identifier (LE!) if available	254900MDHN871GDYZ694
2 4441	CTF & SANCTIONS PROGRAMME	
11	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards	
	regarding the following components:	
	regarding the following components.	
11 a .	Appointed Officer with sufficient	
	experience/expertise	Yes
11 b	Adverse Information Screening	Yes
		Yes
11 c	Beneficial Ownership	Yes S
11 d	Cash Reporting	
	000	
11 e	CDD EDD	Yes Yes

AMLD & AM



11 g	Independent Testing	Yes	
11 h	Periodic Review	Yes	
11 i	Policies and Procedures	Yes	
11 j	PEP Screening	Yes	
11 k	Risk Assessment	Yes	
11 I	Sanctions	Yes	
11 m	Suspicious Activity Reporting	Yes	
11 n	Training and Education	Yes	
11 o	Transaction Monitoring	Yes	N.A
12	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes	Y
13	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes	Y
13 a	If Y, provide further details	S3 compliance for sanction screening, TSS (Transaction Screening Ser) from SWIFT for cross border SWIFT message screening, Accuity Onli Compliance for Adverse news screening, PEPs screening.	rvices ine
14	Does the entity have a whistleblower policy?	Yes	V
	BRIBERY & CORRUPTION		
3. ANTI			
15	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes	V
16	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes	
17	Does the Entity provide mandatory ABC training to:		
17 a	Board and Senior Committee Management	Yes	
17 b	1st Line of Defence	Yes	
17 c	2nd Line of Defence	Yes	14
17 d	3rd Line of Defence	Yes	
17 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Yes	¥
17 f	Non-employed workers as appropriate (contractors/consultants)	Yes	V
A ABAI	CTF & SANCTIONS POLICIES & PROCEDURES	。 第111年第12日 - 1815年 - 18	
18			
	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:		
18 a	Money laundering	Yes	Y
18 b	Terrorist financing	Yes	Y
18 c	Sanctions violations	Yes	
19	Does the Entity have policies and procedures that:		
19 a	Prohibit the opening and keeping of anonymous		1983
.5 4	and fictitious named accounts	Yes	M
19 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes	v
19 с	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes	•
19 d	Prohibit accounts/relationships with shell banks	Yes	
19 e	Prohibit dealing with another Entity that provides services to shell banks	Yes	•
19 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes	•
19 g	Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes	Y
19 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes	•
19 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes	V
19 j	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative	Yes	·

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20	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes	
21	Does the Entity have record retention procedures that comply with applicable laws?	Yes	•
21 a	If Y, what is the retention period?	5 years or more	•
5 KYC CI	DD and EDD		
22	Does the Entity verify the identity of the customer?	Yes	
23	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days?	Yes	•
24	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:		
24 a	Customer identification	Yes	
24 b	Expected activity	Yes	A 4
24 c	Nature of business/employment	Yes	~
24 d	Ownership structure	Yes	M
24 e	Product usage	Yes	
24 f	Purpose and nature of relationship	Yes	
24 g	Source of funds	Yes	
24 h	Source of wealth	Yes	
25	Are each of the following identified:		
25 a	Ultimate beneficial ownership	Yes	A.A.
25 a1	Are ultimate beneficial owners verified?	Yes	B. A.
25 b	Authorised signatories (where applicable)	Yes	Fig. 48
25 c	Key controllers	Yes	
25 d	Other relevant parties	Yes	A.
26	Does the due diligence process result in customers receiving a risk classification?	Yes	•
27			
21	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes	-
28	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes	•
29	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes	-
29 a	If yes, select all that apply:	THE PARTY OF THE P	
29 a1	Less than one year	Yes	A
29 a2	1 – 2 years	Yes	
29 a3	3 – 4 years	Yes	B.A
29 a4	5 years or more	Yes	B. A
29 a5	Trigger-based or perpetual monitoring reviews	Yes	
29 a6	Other (please specify)		
100			1
30	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?		
30 a	Arms, Defence, Military	Prohibited	
30 b	Correspondent Banks	EDD on risk-based approach	~
30 b1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes	•
30 c	Embassies/Consulates	Do not have this category of customer or industry	E.A
30 d	Extractive industries	Do not have this category of customer or industry	-
30 e	Gambling customers	Prohibited	
30 f	General Trading Companies	EDD on risk-based approach	
30 g		Prohibited	
	Marijuana-related Entities	EDD on risk-based approach	
30 h	MSB/MVTS customers	EDD on Harring approach	
30 i	Non-account customers	FDD dala based energiab	T
30 j	Non-Government Organisations	EDD on risk-based approach	
30 k	Non-resident customers	EDD on risk-based approach	





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PEPC lobe Associates EDD on risk-based approach Value	30 1	Nuclear power	Do not have this category of customer or industry	M
Section PEP Close Associates	30 m	Payment Service Provider	Do not have this category of customer or industry	
PEP Related	30 n	PEPs	EDD on risk-based approach	-
Precious metals and stores Do not have this category of customer or industry Tendested Tendest	30 o	PEP Close Associates	EDD on risk-based approach	
Read light businesses/Adult entertainment Prohibited IDD on risk-based approach IDD on risk-bas	30 p	PEP Related	EDD on risk-based approach	
Segulated charities	30 q	Precious metals and stones	Do not have this category of customer or industry	
30 t	30 r	Red light businesses/Adult entertainment	Prohibited	~
30 v Unregulated charities 30 v Used Car Dealers 30 v Virtual Asset Service Providers 30 v Other (specify) 31 If restricted, provide details of the restriction 32 Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activities? 33 a If manual or combination selected, specify what type of transactions are reporting or suspicious activities? 34 If manual or combination selected, specify what type of transactions are reporting requirements to report suspicious activities? 34 If which the Entity have regulate ory requirements to report suspicious transactions? 35 If which the Entity have regulate ory requirements to report suspicious transactions are processes to comply this suspicious transactions are processes to comply this suspicious transactions are processes to comply this suspicious transactions and activity? 36 Does the Entity have policies, procedures and processes to review and escalation matters arising from the monitoring of customer transactions and activity? 37 Does the Entity have policies, procedures and processes to review and escalation matters arising from the monitoring of customer transactions and activity? 38 Does the Entity have policies, procedures and processes to review and escalation and activity? 39 Desemble Transactions Standards? 30 Desemble Tently and the second processes to review and escalation for the second processes to review and escalation with the second processes to the Entity have as a facility have policies, procedures or other con	30 s	Regulated charities	EDD on risk-based approach	
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39 w Used Car Dealers 70 x Votual Asset Service Providers 70 y Other (specify) 71 If restricted, provide details of the restriction 72	30 v		Prohibited	
Virtual Asset Service Providers	30 w		Do not have this category of customer or industry	
18 If restricted, provide details of the restriction 19 If restricted, provide details of the restriction 19 Does the Entity have risk based policies, procedures and monitoring processes for the identification and resporting of suspicious activities? 20 That is the method used by the Entity to monitor transactions for suspicious activities? 21 If manual or combination selected, specify what type of transactions are monitored manually type of transactions are monitored manually 22 Transaction Qualified for Cash Transaction Report, Structuring Report, Top Deposit Reports, Daily Activities Reports. 23 If manual or combination selected, specify what type of transactions are monitored manually 24 Does the Entity have regulat ory requirements to report suspicious transactions? 25 Does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements? 25 Does the Entity have policies, procedures and processes to review and secalate matters arising from the monitoring of customer transactions and activity? 26 Payment Transparency Standards? 27 Does the Entity have policies, procedures and processes to reasonably comply with and have controls in place to ensure compliance with: 27 A FATF Recommendation 16 28 FATF Recommendation 15 29 Payment Transparency Standards? 20 Local Regulations 20 Foreign Exchange Regulation Act-1947 (Amendment-2015), Money Laundering Prevention Act-2012 (Amendment-2015), Laundering Prevention	30 x		- Constitution of the cons	
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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		management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts	Yes	>
I among handay transportions?	39	controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission	Yes	
		cross border transactions?	im Ban	

40	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
41	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
41 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners (i.e. reference data
41 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners (i.e. reference data
41 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners (i.e. reference data
41 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners (i.e. reference data
41 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners (i.e. reference data
41 f	Other (specify)	Local Sanction List (Bangladesh)
42	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 ·
O TRAIN	IING & EDUCATION	
43	Does the Entity provide mandatory training, which	HELE TO BE TO SEE THE SECOND OF THE SECOND O
0.1	includes	HOR BOLLEY CONTRACTOR OF THE STATE OF THE ST
43 a	Identification and reporting of transactions to government authorities	Yes
43 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
43 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
43 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
44	Is the above mandatory training provided to :	
44 a	Board and Senior Committee Management	Yes Vac
44 b	1st Line of Defence	Yes Yes
44 c 44 d	2nd Line of Defence	Yes
44 d	Third parties to which specific FCC activities have been outsourced	Yes
44 f	Non-employed workers (contractors/consultants)	Yes
10. AUD	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
Signature I		, MA (1)
Wolfsberg (Group Financial Crime Compliance Questionnaire 2023 (FCCQ	V1.2)
Shahjalal Is	slami Bank PLC	(Financial Institution name)
Md. Asad	dul Islam Khan, EVP & DCAMLCO (Senior Com	apliance Manager- Second Line representative), certify that I have read and
understood		
	(Signature ASADUL OF EVP. La Money Letter	DAM KHAN DAM KHEAD AMLE of Division AMLE of Division