


National Bank of Pakistan

NBP Building, I.I. Chundrigar Road Head Office Karachi

Know Your Customer (KYC) / Anti-Money Laundering (AML) Questionnaire

Corporate Information		
1	Full Name of the Bank:	National Bank of Pakistan
2	Registered Office Address:	NBP Building I.I.Chundrigar Road Karachi
3	Website Address:	www.nbp.com.pk
4	SWIFT BIC:	NBPAPKKAXXX
5	Date of Incorporation	NBP was incorporated under ordinance No. XIX in November 1949
6	Country of Incorporation	Pakistan
7	Registration / License Number	NBP was constituted under the Ordinance in November 1949
8	Banking License Type	NBP was Established through an Ordinance No. XIX in November 1949
9	Legal Status	Public Limited Company
10	Listed Company on Stock Exchange	Yes
11	Name of the Stock Exchange if Bank is a Listed Company	On all Stock Exchange of Pakistan i.e Karachi Stock Exchange (KSE) Lahore Stock Exchange (LSE) Islamabad Stock Exchange (ISE)
12	Full Name of the Regulator:	State Bank of Pakistan (Central Bank)
13	Bank's Tax Identification Number (if any)	34-01-0700271
14	Number of Employees	16,457 as on 31.12.2010
15	Number of Domestic Branches	1266 as on 31.12.2010
16	Number of Foreign Branches	23 as on 31.12.2010
17	Affiliates, Subsidiaries:	Please Visit our Website: www.nbp.com.pk and click our Annual Report for necessary information
18	Share Holder's Equity	Please Visit our Website: www.nbp.com.pk and click our Annual Report for necessary Information
19	Name of the Senior Management (e.g. Chairman Chief Executive, General Manager etc).	Please Visit our Website: www.nbp.com.pk and click our Annual Report for necessary Information
20	Primary Business Activities of Bank	Loans, Advances, Deposits, Travelers Cheque, Issuance of Demand Drafts, TTs and Payment Orders, Disbursements of Salaries to Staff of Government Offices and Disbursements of Pension to Ex-Employees of various Department of Government, Collection of Utilities Bills and Government Revenue etc.
21	Main Business (Retail Banking, Corporate Banking, Investment Banking etc).	Retail Banking, Corporate Banking, Investment Banking And Commercial Banking.
22	Name(s) of Share Holder(s) Holding more than 20Pct	Please Visit our website: www.nbp.com.pk and click our annual report for necessary information
23	Name of External Auditor:	Please Visit our website: www.nbp.com.pk and click our annual report for necessary information

General AML Policies, Practices and Procedures		
1	Is Money Laundering a Criminal Offence in Pakistan?	Yes
2	Are there Specific Laws and / or Regulations in place covering AML?	Yes
3	Do the Laws and Regulations in Jurisdiction Prohibit:	
	a) opening or maintenance of Anonymous or Numbered Accounts?	Yes
	b) Conducting Business with Shell Banks (i.e. Banks with no physical Presence in any Jurisdiction)?	Yes
4	Which Regulatory Body Oversees Anti Money Laundering Arrangements	State Bank of Pakistan (Central Bank)
5	Does National Bank Of Pakistan has Written Policies and Procedures to Combat Money Laundering and Terrorist Financing, Including the Identification of Customers and Confirming the Legitimacy of their Business? If Yes, are these Policies and Procedures Sufficient to meet the AML Regulations and International Best Practice Guidelines?	Yes
6	Does National Bank Of Pakistan AML Compliance Program require Approval of the Board or a Senior Committee thereof?	Yes
7	Does National Bank Of Pakistan has an Established Audit and / or Compliance Function to Monitor and Review the Effectiveness of AML Policies and Procedures?	Yes
8	Does National Bank Of Pakistan Maintain a Complete Record of Customers and Account Beneficiaries Identification, Transactions History, Correspondence etc, for a specified Period of Time?	Yes
9	What is the Specified Period of Retention?	For Indefinite Period
10	Does National Bank Of Pakistan KYC Process Extend to Relationships with other Banks?	Yes
Monitoring and Reporting of Suspicious Transactions		
1	Does National Bank Of Pakistan has an Established Method of Reporting Suspicious Activities / Transactions to the Appropriate Regulators / Laws Enforcements Agency?	Yes
2	Does National Bank Of Pakistan has Screen Customers / Transactions against lists Administered by United Nations, EU, OFAC or any International Organization or Local Authority in your Country of Sanctioned Countries / Entities / Individuals? Yes / No	Yes
3	Does National Bank Of Pakistan has a Mechanism to Detect Suspicious or Abnormal Transaction Activities, and Procedures for Reporting Them. Yes / No	Yes

Training Program		
1	Does National Bank Of Pakistan has an Established Employee Training Program to Educate Employees about Combating Money Laundering and Terrorist Financing and to assist them in identifying Suspicious Activities?	Yes
2	Does National Bank Of Pakistan Retain Records of its Training Sessions including Attendance Records and relevant Training Materials Used?	Yes
Know Your Customer, Due Diligence and Enhanced Due Diligence		
1	Are the AML and Combating Terrorist Financing Policies Applied to National Bank Of Pakistan Head Office, Overseas Branches and Majority own Subsidiaries?	Yes; however, our Overseas Branches are Subject to Regulations of the Countries where these Branches are Located.
2	Does National Bank Of Pakistan allow Direct use of its Correspondent Accounts by its Customers To Transact Business on their behalf? (i.e, Do NBP allow Payable - Through Accounts)?	No
	Authorized Signatures	Official Stamp
		Usman Aziz Senior Vice President Compliance Group National Bank of Pakistan Head Office, Karachi.
	Name:	Usman Aziz
	Title:	Senior Vice President
	Address:	NBP Building I.I. Chundrigar Road Head Office Karachi, Pakistan.
	Telephone:	0092-21-9921-1387
	Fax Number:	0092-21-9921-2219
	Email:	usman.aziz@nbp.com.pk