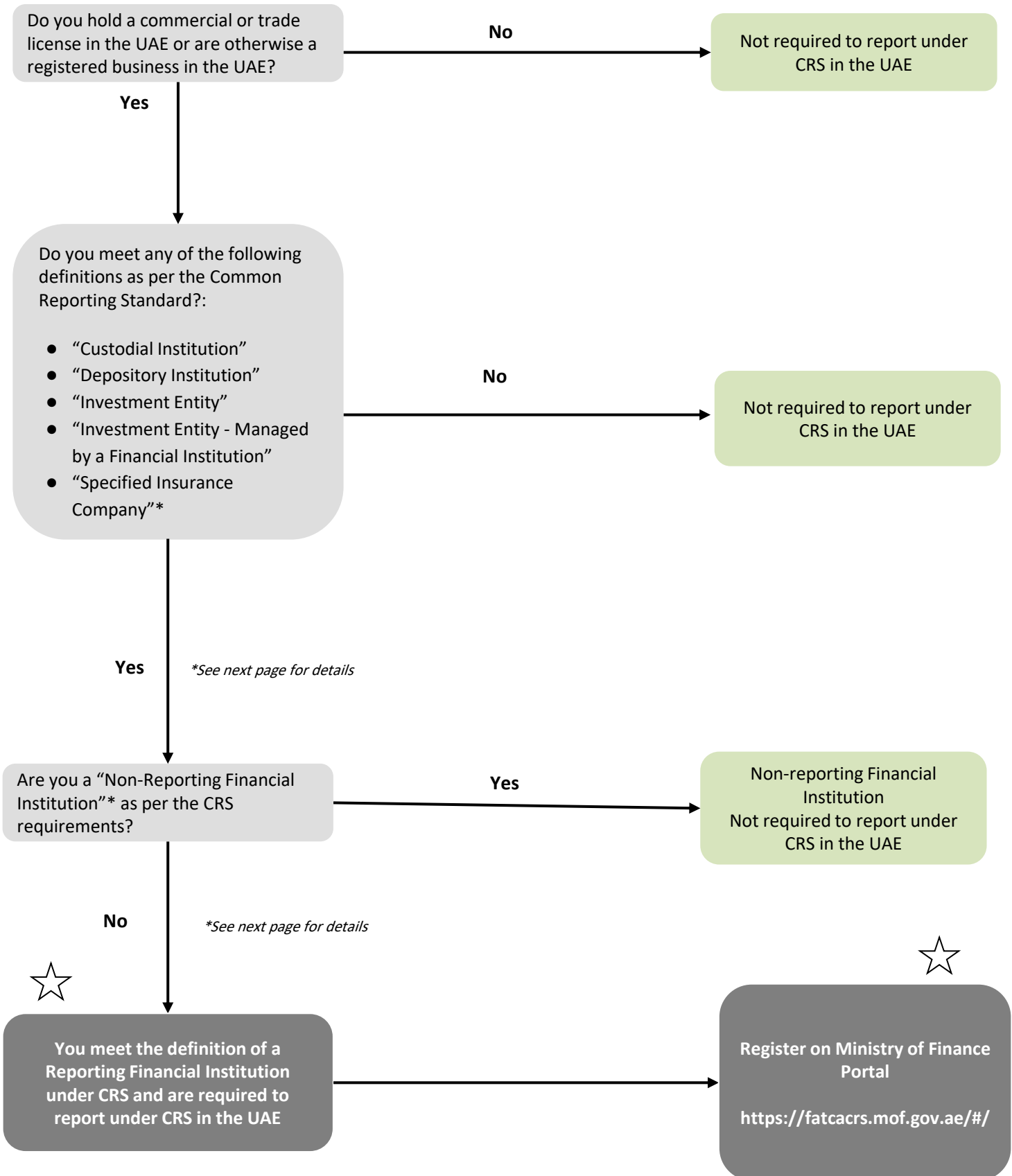




Common Reporting Standard (CRS)

Do you have reporting obligations under CRS in the UAE?



Entities which have reporting obligations under CRS in the UAE (Reporting Financial Institutions)

Depository Institution

Do you accept deposits in the ordinary course of a banking or similar business?



Custodial Institution

Do you hold "financial assets" on behalf of others?

Does your gross income from holding financial assets account for 20% or more of the total gross income as per the CRS requirements?



Specified Insurance Company

Do you issue, or are you obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract?



Investment Entity

Do you primarily conduct any of the following for or on behalf of a customer:

- i. trading in money market instruments; foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
- ii. individual and collective portfolio management; or
- iii. otherwise investing, administering, or managing Financial Assets.

Investment Entity - Managed by a Financial Institution

Are you managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity?

and

Is your gross income primarily ($\geq 50\%$ of gross income) attributable to investing, reinvesting, or trading in Financial Assets?

Entities which are financial institutions but do not have reporting obligations under CRS in the UAE (Non-Reporting Financial Institutions)

Non Reporting Financial Institutions

Are you a financial institution that is:

- a Governmental entity?
- an International Organisation?
- a Central Bank?
- a Broad Participation Fund?
- a Narrow Participation Retirement Fund?
- a Pension Fund of a Governmental Entity, International Organisation or Central Bank?
- a Qualified Credit Card Issuer?
- an Exempt Collective Investment Vehicle?
- a trust (where the trustee of the trust is a Reporting Financial Institution)?