

OWNERSHIP STRUCTURE: XYZ BANK

APPROVED: 6-5-2018 [LINK](#)



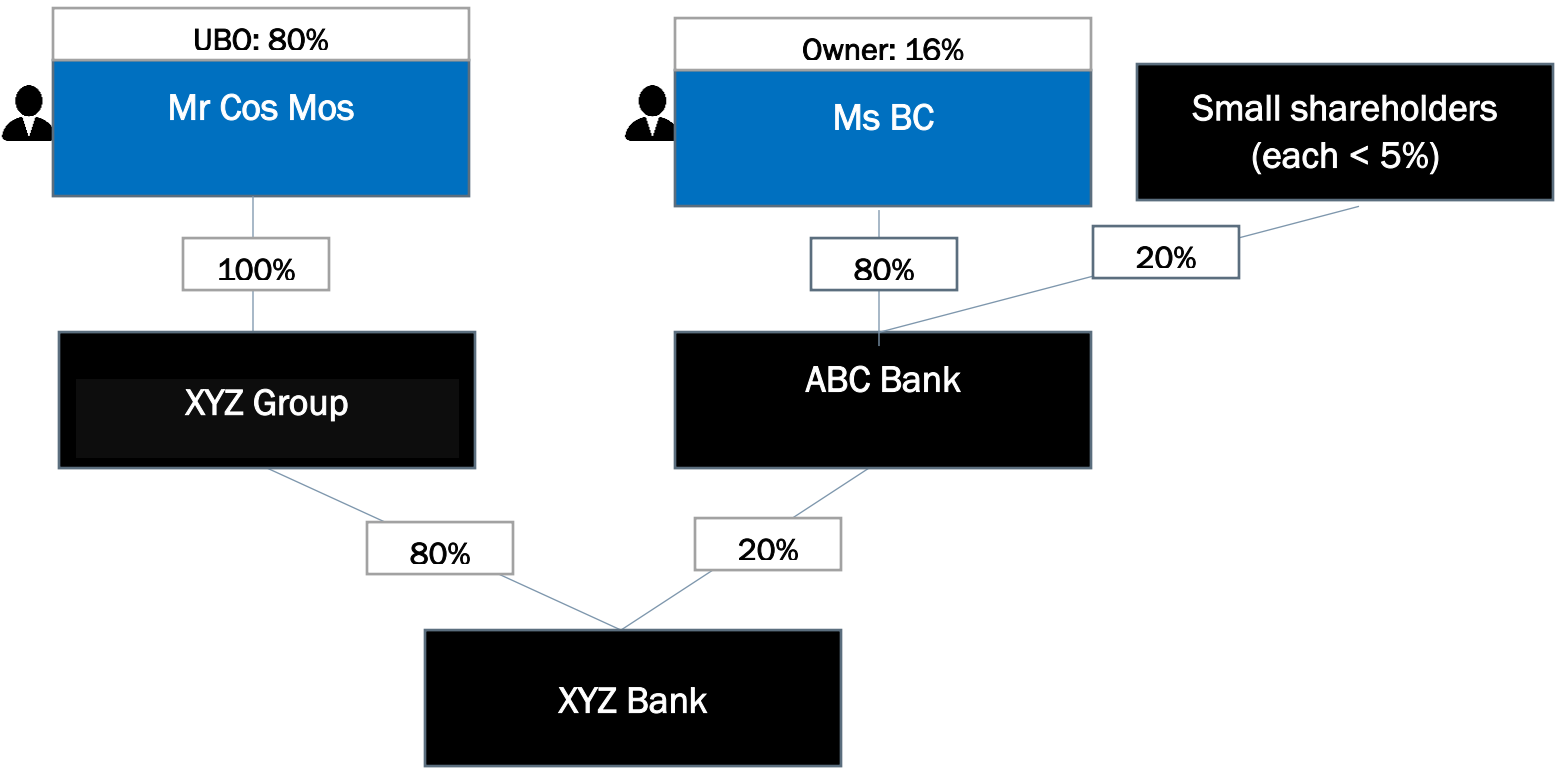
FILE SUMMARY

REPORT APPROVAL DATE	REQUESTING BANK	LAST DATA REFRESH	ASSESED PARTY	PREPARED BY
6-5-2018	ATK Bank	6-5-2018	XYZ Bank	Blacksmith CDD Analyst XXX.

SUMMARY

The client is a domestic branch of XYZ Group, with registered head office located in Singapore, a low risk country. It is engaged in providing a range of banking and financial products and services to business owners and individuals. The head office is listed on the Singapore Stock exchange, an ING recognized stock exchange, and is regulated MAS, an ING recognized regulator. XYZ Bank shares are issued in ordinary form. Approximately 55% of all XYZ Bank shares were held by major shareholders – Mr XYZ (>15%), Aetos (>5%), Anz (>5%) and Bank of America (>5%) – and private shareholders (>25%), who are mainly resident in Singapore. Approximately 45% of all XYZ Bank shares were in the hands of institutional investors. Bearer shares were initially considered as a high risk indicator however, as per MLRO advice, we have no knowledge about shareholders below 3% but such shareholders are usually not in scope of KYC.

OWNERSHIP DIAGRAM



Key: Natural Person Evidence: [Link](#)

OWNERS

OWNER	OWNERSHIP PERCENTAGE	UBO (25% THRESHOLD)	EVIDENCE
Mr Cos Mos	80%	Yes	Link
Ms BC	16%	No	Link

UBO DETAILS

FULL NAME	DATE OF BIRTH	PLACE OF BIRTH	NATIONALITY	RESIDENTIAL ADDRESS	SOURCE OF WEALTH	PASSPORT DETAILS	EVIDENCE
Mr Cos Mos	1-1-1900	Singapore	Singaporean	6 Shenton Way	Unknown	Not disclosed	Link

LISTING INFORMATION

STOCK EXCHANGE INFORMATION

NAME	CODE	STOCK EXCHANGE	RECOGNIZED	EVIDENCE
XYZ Bank	ABRC	Singapore Stock Exchange (SGX)	Yes	Link
XYZ Bank	ABRC	Indonesian Stock Exchange (IDX)	No	Link

TOP 20 LARGEST ORDINAIRY SHAREHOLDERS

RANK	NAME	NUMBER OF SHARES	%	SIGNIFICANT	EVIDENCE
1	Aetos	100000	9.5%	Yes	Link
2	ANZ	95000	9.0%	Yes	Link
3	Bank of America	90000	8.6%	Yes	Link
4	BNP Paribas	85000	8.1%	Yes	Link
5	Breadtalk Group	80000	7.6%	Yes	Link
6	CapitaLand	75000	7.1%	Yes	Link
7	Certis Cisco Security	70000	6.7%	Yes	Link
8	Changi Airport Group	65000	6.2%	Yes	Link
9	Citibank	60000	5.7%	Yes	Link
10	CPG Corporation	55000	5.2%	Yes	Link
11	Cushman & Wakefield	50000	4.8%	No	Link
12	Dairy Farm International	45000	4.3%	No	Link
13	DBS	40000	3.8%	No	Link
14	Dell	35000	3.3%	No	Link
15	Deloitte	30000	2.9%	No	Link
16	Deutsche Bank	25000	2.4%	No	Link
17	DHL	20000	1.9%	No	Link
18	Dnata	15000	1.4%	No	Link
19	Emerson	10000	1.0%	No	Link
20	Ernst & Young	5000	0.5%	No	Link

BEARER SHARES

NAME	BEARER SHARES	SOURCE	MITIGATIONS	EVIDENCE
XYZ Bank	No	Annual report	N.A.	Link

ALERTS

ALERT	DETAILS	PRIORITY	EVIDENCE
UBO details	Passport not disclosed	Low	Link
Source of wealth	Unknown	High	Link
Annual report	More than 2 years old	Medium	Link

APPENDIX

ING BANK N.V. PROFILE APPLIED

PARAMETER	VALUE
UBO threshold	25%
Singapore stock exchange = recognized source stock exchange	Yes
Indonesian stock exchange= recognized source stock exchange	No
Criteria for significant shareholding	?

SOURCE	RECOGNIZED SOURCE	APPLIED
ACRA	Yes	Yes
KYC SWIFT Registry	Yes	Yes
Company Website	Yes	Yes
