RAKInvest Risk Profile  
(Corporate) 

Name: ___________________________________________   Signature: _______________________
Account #: _________________________________________

Personal Information

1. Your proposed investment with RAKBank Investment Services will be:
   Investment Services will be:
   a) US$10,000-50,000 10 (10,000 to 50,000)
   b) US$50,001-100,000 20 (50,001 to 100,001)
   c) US$100,001-250,000 30 (100,001 to 250,001)
   d) US$250,001- 1,000,000 40 (250,001 to 1,000,000)
   e) Above US$ 1,000,000 50 (Above 1,000,000)

2. Number of years in business
   a) Less than 5 years 10 (Less than 5)
   b) More than 5 years 30 (More than 5)

3. The main objectives of the company includes investment of surplus / all funds into Investment securities
   a) No 05 (No)
   b) Yes 20 (Yes)

Investment Ability & Profile

4. Your ideal portfolio allocation would be as follows: (Please refer to Sample Allocation & Scoring on page 3)

<table>
<thead>
<tr>
<th>Weighted Score</th>
<th>Weighted Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>C (A*B)</td>
<td>B</td>
</tr>
<tr>
<td></td>
<td>Score</td>
</tr>
<tr>
<td>Fixed Deposits</td>
<td>1</td>
</tr>
<tr>
<td>Money Market Funds</td>
<td>2</td>
</tr>
<tr>
<td>Bonds</td>
<td>3</td>
</tr>
<tr>
<td>Insurance</td>
<td>4</td>
</tr>
<tr>
<td>Mutual Funds</td>
<td>5</td>
</tr>
<tr>
<td>Equities</td>
<td>7</td>
</tr>
<tr>
<td>Currencies</td>
<td>8</td>
</tr>
<tr>
<td>Options, Futures &amp;/or Margin Trading</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
<tr>
<td>Final Score for Q4 (total of C) to be included in Total Score</td>
<td></td>
</tr>
</tbody>
</table>

5. Risk is better rewarded over the long term. While returns may be volatile in the short term, investors tend to get higher returns by allowing their holdings to appreciate over time. What will be your indicative investment horizon?
   a) More than 5 years 05 (More than 5)
   b) 3-5 years 20 (3-5)
   c) 1-3 years 30 (1-3)
   h) Less than 1 year 40 (Less than 1)

6. What percentage of your liquid assets (cash, deposit, mutual funds, stocks, bonds, etc) does this investment represent?
   a) Less than 20% 05 (Less than 20%)
   b) 21-50% 20 (21-50%)
   c) 51-70% 30 (51-70%)
   d) 71-100% 40 (71-100%)

Name ____________________   Signature ___________________
7. How large a drop in the value of the Investments (unrealized / paper loss) would you be prepared to see before you start feeling very uncomfortable?

   a) Less than 10% - Avoiding losses are important (05)
   b) 10-20% - Periodic declines are acceptable (10)
   c) 20-30% - Short term losses are acceptable in lieu of potential higher returns over short to medium term (15)
   d) 30-40% - Losses are acceptable if higher risk investments will offer higher returns over the long term. (20)
   e) More than 40% - Higher returns involves higher risks; can afford large fluctuations & losses to maximize gains (30)

8. Do you expect to make withdrawals from your financial assets / investments over the next 3-5 years for liquidity purposes

   a) I do not expect to withdraw from my financial assets (30)
   b) I am not sure if I will have a need to withdraw from my financial assets (20)
   c) I may need to make limited withdrawals (amounting to 20-30%) (10)
   d) I may need to make significant withdrawals (amounting to more than 30%) (05)

**Attitude to Risk**

9. Which of the following best describes your attitude towards investment risk?

   a) Very conservative: I prefer to have protection of principal and I am ready to sacrifice higher returns. (05)
   b) Conservative: I am prepared to take only minimum risk for a return little higher than deposits (20)
   c) Moderate: I am willing to take a certain additional level of risk for a moderate term (50)
   d) Aggressive: I am prepared to risk my capital to earn the best possible returns (70)

   **Total Score:**________________________

   **Risk Profile**

<table>
<thead>
<tr>
<th>Score</th>
<th>Category</th>
<th>Maximum Score</th>
</tr>
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<tbody>
<tr>
<td>0-69</td>
<td>Cautious</td>
<td>69</td>
</tr>
<tr>
<td>70-149</td>
<td>Conservative</td>
<td>149</td>
</tr>
<tr>
<td>150-229</td>
<td>Moderate</td>
<td>229</td>
</tr>
<tr>
<td>Above 230</td>
<td>Aggressive</td>
<td>230</td>
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</table>

**Name**________________________  **Signature**________________________

**The National Bank of Ras Al Khaimah (P.S.C)**

Mar 2017, IC-External
RAKinvest Risk Profile
(Corporate)

Question 4 - Sample Portfolio Allocation and Scoring

<table>
<thead>
<tr>
<th>Weight (1-10) (No decimals or fractions)</th>
<th>Score B</th>
<th>Weighted Score C (A*B)</th>
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</thead>
<tbody>
<tr>
<td>Fixed Deposits</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Money Market Funds</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Bonds</td>
<td>2</td>
<td>6</td>
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<tr>
<td>Insurance</td>
<td>1</td>
<td>4</td>
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<tr>
<td>Mutual Funds</td>
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<tr>
<td>Currencies</td>
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<tr>
<td>Options, Futures &amp;/or Margin Trading</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>Total</td>
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<td>45</td>
</tr>
</tbody>
</table>

Final Score for Q3 (total of C) to be included in Total Score

Return Expectations & Investment Attitude

10. Over the next 5 years, do you expect your financial situation to:
   a) Dramatically improve
   b) Improve somewhat
   c) Stay about the same
   d) Worsen

11. What does your current investment portfolio comprise?
   a) Mainly Cash/bank deposits with a small portion invested in low risk bonds
   b) Mainly debt market investments and some portion in blue chip stocks (time deposits, bonds, debt mutual funds, blue chip stocks)
   c) A mix of debt instruments, blue chip and aggressive stocks
   d) Mostly speculative or high risk investments (aggressive stocks, high risk funds, options, leveraged positions etc)

12. When investing there is a natural trade-off between investment performance and the risk in decline in portfolio value. Select the investment that would most likely meet your expectation for returns in “average” or “good” years without making you uncomfortable during periods of declining values. The returns depicted below are hypothetical and are being utilized to determine your risk tolerance.

<table>
<thead>
<tr>
<th>Investment</th>
<th>Return in a bad year</th>
<th>Return in an average year</th>
<th>Return in a good year</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>-1%</td>
<td>+6%</td>
<td>+10%</td>
</tr>
<tr>
<td>B</td>
<td>-4%</td>
<td>+8%</td>
<td>+16%</td>
</tr>
<tr>
<td>C</td>
<td>-8%</td>
<td>+10%</td>
<td>+24%</td>
</tr>
<tr>
<td>D</td>
<td>-11%</td>
<td>+12%</td>
<td>+30%</td>
</tr>
<tr>
<td>E</td>
<td>-16%</td>
<td>+14%</td>
<td>+35%</td>
</tr>
</tbody>
</table>

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The National Bank of Ras Al Khaimah (P.S.C)
Mar 2017, IC-External

بنك رأس الخيمة الوطني (ش.م.ع)
13. When investing, you must consider several risks. The risk of a "decline in value" is the most common definition of risk and the one that many people think to avoid first. Please indicate which of the following risks most concerns you (put "1" against it) and which is your next most important concern (put "2" against it).

a) The possibility that my investment may not grow enough to meet my future needs

b) The risk of a sharp decline in value in a short period of time (1-6 months)

c) A decline in investment value over the course of 1-2 years

d) The risk that my investment may not grow enough to keep pace with inflation

e) The risk that my investment will not generate enough income

14. Which statement most accurately describes your attitude and expectations when investing over a market cycle of 5-7 years.

a) It is more important to do well in "up" market than it is to limit losses in "down" markets

b) I am comfortable with "normal" returns in both up and down markets

c) It is more important to limit losses in "down" markets than do well in "up" markets

15. Some investors may feel they already have sufficient exposure to a region or may not be in favor of investing in a particular region. If this is the case please mark the region / geography that you wish to opt out of?

a) Asia (ex Japan)
b) Japan
c) Eastern Europe
d) Europe
e) Latin America
f) United States of America
g) India
h) China
i) No Restrictions

Dated and signed at _______________ on this the ___________ day of _______________ 20__.

Name _______________________
Signature ____________________