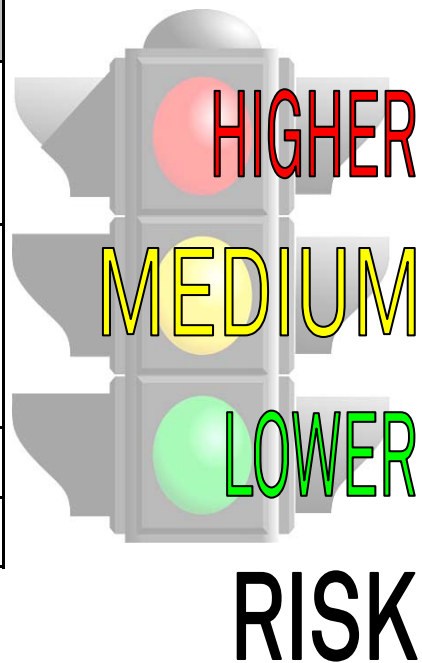


# KYC Country Risk Barometer

Risk Class	Sources
<b>A</b>	United Nations - Country Sanctions European Union - Country Sanctions FATF - Non-Cooperative Country and Territory Transparency International - Corruption Index (< 3)
<b>B</b>	National Sanctions Major Illicit Drug-producing Country Transparency International - Corruption Index (< 5) FATF - Warnings OECD - Tax Havens
<b>C</b>	Low Risk
<b>D</b>	Not Specified



Risk Class	Nation	Risk Criterias					
		Sanctions and Restrictions		FATF	CPI Score	Drug producing countries	OECD - Tax Haven
		UN / EU based	Regional				
A	AFGHANISTAN				1.5	x	
B	ALBANIA				3.4		
B	ALGERIA				3.2		
B	ANDORRA						Unco-operative
A	ANGOLA				1.9		
B	ANGUILLA						x
B	ANTIGUA AND BARBUDA						x
A	ARGENTINA				2.9		
A	ARMENIA				2.9		
B	ARUBA*						x
C	AUSTRALIA				8.7		
C	AUSTRIA				8.1		
A	AZERBAIJAN				1.9		
B	BAHAMAS					x	x
B	BAHRAIN				5.4		x
A	BANGLADESH				2.1		
C	BARBADOS				7.0		
A	BELARUS				2.0		
C	BELGIUM				7.3		
A	BELIZE				2.9		x
B	BENIN				3.1		
B	BERMUDA*						x
C	BHUTAN				5.2		
B	BOLIVIA				3.0	x	
B	BOSNIA AND HERZEGOVINA				3.2		
C	BOTSWANA				5.8		
B	BRAZIL				3.5	x	
B	BRITISH VIRGIN ISLANDS*						x
D	BRUNEI						
B	BULGARIA				3.6		
B	BURKINA FASO				3.5		
A	BURUNDI				1.9		
A	CAMBODIA				1.8		
A	CAMEROON				2.3		
C	CANADA				8.7		
C	CAPE VERDE				5.1		
B	CAYMAN ISLANDS*						x
A	CENTRAL AFRICAN REPUBLIC				2.0		
A	CHAD				1.6		
C	CHILE				6.9		
A	CHINA	EU			3.6		
B	COLOMBIA				3.8	x	
A	COMOROS				2.5		
B	COOK ISLANDS						x
C	COSTA RICA				5.1		
A	COTE D'IVOIRE, IVORY COAST	EU / UN	CH		2.0		
B	CROATIA				4.4		
B	CUBA		USA		4.3		

Risk Class	Nation	Risk Criterias					
		Sanctions and Restrictions		FATF	CPI Score	Drug producing countries	OECD - Tax Haven
		UN / EU based	Regional				
B	CYPRUS				6.4		x
C	CZECH REPUBLIC				5.2		
A	DEMOCRATIC PEOPLE'S REPUBLIC OF KOREA, NORTH KOREA	EU / UN	CH / USA				
A	DEMOCRATIC REPUBLIC OF THE CONGO	EU / UN	CH		1.7		
C	DENMARK				9.3		
B	DJIBOUTI				3.0		
B	DOMINICA				6.0		x
B	DOMINICAN REPUBLIC				3.0	x	
A	EAST TIMOR				2.2		
A	ECUADOR				2.0	x	
A	EGYPT				2.8		
B	EL SALVADOR				3.9		
A	EQUATORIAL GUINEA				1.7		
A	ERITREA				2.6		
C	ESTONIA				6.6		
A	ETHIOPIA				2.6		
D	FIJI						
C	FINLAND				9.0		
C	FRANCE				6.9		
B	GABON				3.1		
A	GAMBIA				1.9		
B	GEORGIA				3.9		
C	GERMANY				7.9		
B	GHANA				3.9		
B	GIBRALTAR*						x
C	GREECE				4.7		
D	GRENADA						x
B	GUATEMALA				3.1	x	
B	GUERNSEY*						x
A	GUINEA				1.6		
A	GUINEA-BISSAU				1.9		
A	GUYANA				2.6		
A	HAITI				1.4	x	
A	HONDURAS				2.6		
C	HUNGARY				5.1		
C	ICELAND				8.9		
B	INDIA				3.4	x	
A	INDONESIA				2.6		
A	IRAN	EU / UN	CH / USA	Warning	2.3		
A	IRAQ	EU / UN	CH / USA		1.3		
C	IRELAND				7.7		
B	ISLE OF MAN						x
C	ISRAEL				6.0		
B	ITALY				4.8		
B	JAMAICA				3.1	x	
C	JAPAN				7.3		
B	JERSEY						x
C	JORDAN				5.1		

Risk Class	Nation	Risk Criterias					
		Sanctions and Restrictions		FATF	CPI Score	Drug producing countries	OECD - Tax Haven
		UN / EU based	Regional				
A	KAZAKHSTAN				2.2		
A	KENYA				2.1		
B	KIRIBATI				3.1		
D	KOSOVO*						
B	KUWAIT				4.3		
A	KYRGYZSTAN				1.8		
A	LAOS				2.0	x	
C	LATVIA				5.0		
A	LEBANON	EU	CH		3.0		
B	LESOTHO				3.2		
A	LIBERIA	EU / UN	CH		2.4		x
A	LIBYA				2.6		
B	LIECHTENSTEIN						Unco-operative
B	LITHUANIA				4.6		
C	LUXEMBOURG				8.3		
C	MACAO				5.4		
B	MACEDONIA				3.6		
B	MADAGASCAR				3.4		
A	MALAWI				2.8		
C	MALAYSIA				5.1		
A	MALDIVES				2.8		
B	MALI				3.1		
B	MALTA				5.8		x
B	MARSHALL ISLANDS						x
A	MAURITANIA				2.8		
B	MAURITIUS				5.5		x
B	MEXICO				3.6	x	
D	MICRONESIA						
A	MOLDOVA				2.9		
B	MONACO						Unco-operative
B	MONGOLIA				3.0		
B	MONTENEGRO				3.4		
B	MONTSERAT*						x
B	MOROCCO				3.5		
A	MOZAMBIQUE				2.6		
A	MYANMAR	EU	CH / USA		1.3	x	
B	NAMIBIA				4.5		
B	NAURU						x
A	NEPAL				2.7		
C	NETHERLANDS				8.9		
B	NETHERLANDS ANTILLES*						x
C	NEW ZEALAND				9.3		
A	NICARAGUA				2.5		
A	NIGER				2.8		
A	NIGERIA				2.7	x	
B	NIUE						x
B	NORTHERN CYPRUS*			Warning			
C	NORWAY				7.9		

Risk Class	Nation	Risk Criterias					
		Sanctions and Restrictions		FATF	CPI Score	Drug producing countries	OECD - Tax Haven
		UN / EU based	Regional				
C	OMAN				5.5		
A	PAKISTAN			Warning	2.5	x	
D	PALAU						
D	PALESTINE*						
B	PANAMA				3.4	x	x
A	PAPUA NEW GUINEA				2.0		
A	PARAGUAY				2.4	x	
B	PERU				3.6	x	
A	PHILIPPINES				2.3		
B	POLAND				4.6		
C	PORTUGAL				6.1		
C	QATAR				6.5		
C	REPUBLIC OF KOREA, SOUTH KOREA				5.6		
A	REPUBLIC OF THE CONGO				1.9		
B	ROMANIA				3.8		
A	RUSSIA				2.1		
B	RWANDA				3.0		
B	SAMOA				4.4		x
B	SAN MARINO						x
A	SAO TOME AND PRINCIPE			Warning	2.7		
B	SAUDI ARABIA				3.5		
B	SENEGAL				3.4		
B	SERBIA				3.4		
B	SEYCHELLES				4.8		x
A	SIERRA LEONE	EU / UN	CH		1.9		
C	SINGAPORE				9.2		
C	SLOVAKIA				5.0		
C	SLOVENIA				6.7		
A	SOLOMON ISLANDS				2.9		
A	SOMALIA	EU / UN			1.0		
B	SOUTH AFRICA				4.9		
C	SPAIN				6.5		
B	SRI LANKA				3.2		
B	ST. LUCIA				7.1		x
B	ST. KITTS & NEVIS						x
B	ST. VINCENT AND THE GRENADINES				6.5		x
A	SUDAN	EU / UN	CH / USA		1.6		
B	SURINAME				3.6		
B	SWAZILAND				3.6		
C	SWEDEN				9.3		
C	SWITZERLAND				9.0		
A	SYRIA				2.1		
C	TAIWAN*				5.7		
A	TAJIKISTAN				2.0		
B	TANZANIA				3.0		
B	THAILAND				3.5		
A	TOGO				2.7		
A	TONGA				2.4		

Risk Class	Nation	Risk Criterias					
		Sanctions and Restrictions		FATF	CPI Score	Drug producing countries	OECD - Tax Haven
		UN / EU based	Regional				
B	TRINIDAD AND TOBAGO				3.6		
B	TUNISIA				4.4		
B	TURKEY				4.6		
A	TURKMENISTAN			Warning	1.8		
B	TURKS & CAICOS ISLANDS*						x
D	TUVALU						
A	UGANDA				2.6		
A	UKRAINE				2.5		
C	UNITED ARAB EMIRATES				5.9		
C	UNITED KINGDOM				7.7		
C	UNITED STATES OF AMERICA				7.3		
C	URUGUAY				6.9		
B	US VIRGIN ISLANDS*						x
A	UZBEKISTAN	EU	CH	Warning	1.8		
A	VANUATU				2.9		x
A	VENEZUELA				1.9	x	
A	VIETNAM				2.7		
A	YEMEN				2.3		
A	ZAMBIA				2.8		
A	ZIMBABWE	EU	CH		1.8		

\* Non-state countries, States are not acknowledged by the U.N. or lacking general international recognition

# Sources of Information

## A

### **Transparency International (Corruption Index)**

Corruption Perceptions Index (CPI) 2008

CPI Score relates to perceptions of the degree of corruption as seen by business people and country analysts, and ranges between 10 (highly clean) and 0 (highly corrupt). Corruption Index: < 3

### **FATF - Non-Cooperative Country and Territory**

Non-Cooperative Countries and Territories

**United Nations and European Union Country Sanctions**

## B

### **Major Illicit Drug-producing Country**

Office of National Drug Control Policy (USA)

### **Regional Sanctions**

Seco (CH) and OFAC (USA)

### **Transparency International (Corruption Index)**

Corruption Perceptions Index (CPI) 2008

CPI Score relates to perceptions of the degree of corruption as seen by business people and country analysts, and ranges between 10 (highly clean) and 0 (highly corrupt). Corruption Index: < 5

### **FATF - Non-Cooperative Country and Territory (Warnings)**

FATF STATEMENT - 28 February 2008

### **OECD - Tax Havens**

List of Non-operative Tax Havens (unco-operative) and 35 Jurisdictions

Committed to Improving Transparency and Establishing Effective Exchange of Information in Tax Matters (x)

## C

No EU / UN / Regional Sanctions

No Major Illicit Drug-producing Country

No Non-Cooperative Country and Territory

**Low - Medium** Corruption Index:  $\geq 5$

## D

No Data

**Not Specified**