the Wolfsberg Group

Financial Institution Name: Location (Country) :

Joint stock company «Octobank»

Uzbekistan

The questionnaire is required to be answered on a Legal Entity (LE) Level. The Financial Institution should answer the questionnaire at the legal entity level including any branches for which the client base, products and control model are materially similar to the LE Head Office. This questionnaire should not cover more than one LE, Each question in the CBDDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE difference of the LE and on behalf of all of its branches. If a response for the LE difference captured at the end of each sub-section. If a branch's business activity (products offered, client base etc.) is materially different than its Entity Head Office, a separate questionnaire can be completed for that branch.

No#	Question	Answer
1. ENTITY	& OWNERSHIP	
1	Full Legal Name	Joint stock company «Octobank»
		Joint Stock company «Octobalit»
2	Append a list of foreign branches which are covered	We do not have any foreign branches. Our Legal Entity (LE) operates solely with its Headquarter
	by this questionnaire	and Operating Unit, both of which are located in Tashkent, Uzbekistan. As such, there are no
		foreign branches to include in this questionnaire.
3	Full Legal (Registered) Address	2, Furkat street, Tashkent, Republic of Uzbekistan, 100021
4	Full Primary Business Address (if different from	
	above)	-
5	Date of Entity incorporation/establishment	23.06.2001
6	Select type of ownership and append an ownership	
	chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker	REPUBLICAN STOCK EXCHANGE «TOSHKENT» under ticker "OCBK"
	symbol	
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate	
	beneficial owners with a holding of 10% or more	TURSUNOV ISKANDAR BAXTINUROVICH -
		99.50%
		00100 /0
7	% of the Entity's total shares composed of bearer	
[·	shares	None of shares are bearer shares
8	Does the Entity, or any of its branches, operate under	
ľ	an Offshore Banking License (OBL)?	No
8 a	If Y, provide the name of the relevant branch/es	
U a	which operate under an OBL	
a	Does the Bank have a Virtual Bank License or	
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No
10	Name of primary financial regulator/supervisory	
	authority	The Central Bank of the Republic of Uzbekistan
44	Described a second Earth a block in the Earth of Earth and in the Earth of the Eart	
11	Provide Legal Entity Identifier (LEI) if available	254900EQPH60XPGPZ713
12	Provide the full legal name of the ultimate parent (if	-
	different from the Entity completing the DDQ)	
1		

Himse parent			
44 Retail Banking No 43 Retail Banking No 44 Protein Earling No 45 Protein Earling No 46 Commercial Banking No 47 Transactional Banking No 48 Constraint Earling No 49 Interactional Banking No 41 Mailbaired Decoloration No 42 Transactional Banking No 43 Represent Earling No 44 Mailbaired Decoloration No 45 Obers the Entity have a significant (10% or more) portoided in more than service as any novided in the processor any novide any any a	13	Jurisdiction of licensing authority and regulator of	
44 Retail Banking Yee 45 Provide Banking Yee 46 Commercial Banking Yee 47 Transactional Banking Yee 48 Theractional Banking Yee 49 Transactional Banking Yee 40 Transactional Banking No 41 Financial Markets Trading No 42 Securities Services/Catalody No 43 Banking No 44 Mailplaneal Development Bank No 45 Obers the Enthy have a significant (10% or more) portfolio of non-reader nationes or does it derive more than 00% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes are to non-arreader nationes nationes are to non-arreader nationes are to non-arread			
44 Retail Banking Yee 45 Provide Banking Yee 46 Commercial Banking Yee 47 Transactional Banking Yee 48 Theractional Banking Yee 49 Transactional Banking Yee 40 Transactional Banking No 41 Financial Markets Trading No 42 Securities Services/Catalody No 43 Banking No 44 Mailplaneal Development Bank No 45 Obers the Enthy have a significant (10% or more) portfolio of non-reader nationes or does it derive more than 00% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes are to non-arreader nationes nationes are to non-arreader nationes are to non-arread			
44 Retail Banking Yee 45 Provide Banking Yee 46 Commercial Banking Yee 47 Transactional Banking Yee 48 Theractional Banking Yee 49 Transactional Banking Yee 40 Transactional Banking No 41 Financial Markets Trading No 42 Securities Services/Catalody No 43 Banking No 44 Mailplaneal Development Bank No 45 Obers the Enthy have a significant (10% or more) portfolio of non-reader nationes or does it derive more than 00% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes or does it derive more than 0% of its events for non-arreader nationes are to non-arreader nationes nationes are to non-arreader nationes are to non-arread		-	
44 b Provide Earling No 45 c Commercial Banking Yes 46 d Transactional Banking No 47 d Financial Markes Trading No 48 d Investment Banking No 49 d Security Eservices/Cubdy No 40 d Security Eservices/Cubdy No 41 d Multianted Development Banking No 42 d Wealth Management No 43 d Other (Bases esplain) No 44 d Other (Bases esplain) No 45 o Does the Early have a significant 10% or morel Image as a significant 10% or morel 46 o Notable of non-resident customers or does it derive more more services are provided by the secure from non-resident customers or orders it derives are provided by the secure from non-resident customers are located. 47 d If 'P provide the top here countries where the non-resident customers are located. 48 d Total Assets 201-00 49 and the branches provided in the above securities where the non-resident customers are located. Yes 49 and the branches provided in the above securities where the non-resident customers are located. Yes 40 and the branches provided in the above securities where the non-resident customers are located. Yes 41 and It responses provided in the above securitis securit	14		
44 c Commercial Banking Yes 44 d Transactional Banking No 44 e Investment Banking No 44 e Transactional Banking No 44 e Transactional Banking No 44 e Fransactional Banking No 44 e Securities ServicesCustory No 44 e Markinsterial Development Bank No 44 d Markinsterial Development Bank No 45 Does the Ently have a significant (10% or more) portfolio of non-resident customers or folio it forking non-resident customers or folio it forking non-resident customers or folio it forking Non-resident customers or folio it	14 a		
44 Transaction all leaving Yes 44 Financial Markets Trading No 44 Financial Markets Trading No 44 Securities SericesActuoty No 44 Broker/Dealer No 45 Securities SericesActuoty No 44 Multiterial Development Bank No 45 Other (please explain) No 46 Other (please explain) No 47 Other (please explain) No 48 Other (please explain) No 49 Security (please explain) No 40 If y provide the top for countrise of one strain the form for an one strained primer in the form for an one strained primer in the form for an one strained primer in the form form form form form form form form		-	
44 Investment Bunking No 44 Francial Markets Tading No 45 Securities Services/Cascity No 46 Securities Services/Cascity No 47 BrockerDealer No 48 OctorPatient Services/Cascity No 44 Multialeral Development Bank No 44 Multialeral Development Bank No 45 Other (please explain) Patient Markets Tables Services 46 Other (please explain) Patient Markets 47 Weith Markets No 48 Other (please explain) Patient Markets 49 Total Services are provided in the totatom where bank services are provided in the totatom where bank services are provided in the source resident customer are no located. Patient Customer are no located. 49 Total Asset Patients Services 20 1-00 40 Total Asset Patients Services 20 1-00 41 The area of the customer and custo	14 c	3	Yes
44 Financial Markets Trading No 44 Broker/Dealer No 44 Broker/Dealer No 44 Molibianal Development Bank No 44 Molibianal Development Bank No 44 Wealth Management No 45 Other (please explain) No 46 Other (please explain) No 47 Wealth Management No 48 Other (please explain) No 49 Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of the evoluties for non-resident customers or does it derive more than 10% of the evoluties where the non-resident customers are located. 46 Statistical Evolution of the evoluties where the non-resident customers are located. 47 If N, provide the top of the above Statistical evoluties where the non-resident customers are located. 48 If ageropristic provide in the above Statistical evoluties are provided in the above Statistic	14 d	Transactional Banking	Yes
44 g Securities Genores/Custody No. 44 B BitAck/Probability No. 44 B Weak/Management No. 44 W Weak/Management No. 45 W Other (please explain) No. 46 B Codes the Entity have a significant (10% or more) portfolio of non-waddent customers or does it (drive more than 10% of its receive from non-waddent resident is a filteret hybridication to the location where bank services are provided) No. 47 G Stated the doeset value: Discourse to the service from non-waddent resident customers are located. Point State S	14 e	Investment Banking	No
41 EnclardDelier No 41 Multilerard Development Bank No 42 Weight Management No 43 Weight Management No 44 Other (please explain) No 15 Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than a different/indication to the location No 15 Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than a different/indication to the location No 16 Select the doeset value: 201-500 16 Select the doeset value: 201-500 16 Total Assists Between \$100 and \$500 million 17 a mit presentation of all the LEb above selection Yes 18 If appropriate, provide the top Mexicons the differences relate to and the on chick that has applies to. Yes 18 If appropriate, provide and go downesit bank differences relate to and services in this section. Yes 19 Does the Entity offer Correspondent Banking Yes 19 Does the Entity offer Correspondent Banking Yes 19 Thy clarify writh opproximation and proceentation and store section and store sec	14 f	Financial Markets Trading	No
141 Multilaterin Development Bank No 141 Wealth Minagement No 145 Other (please explain) 15 Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more han 10% of its revenue from non-resident customers? (Non-resident mean scubemers primarily resident in a different jurisdiction to the location where bank services are provided) No 15 a IFV, provide the top Sve countries where the non- resident customers are located. - 16 a Select the closest value: 201-000 16 b No more selection are representative of all the LE's branches. - 17 a IFV, fourly where upstress provided in the above Section are representative of all the LE's branches. Yes 18 d If appropriate, provide any additional information/context to the answers in this section. Yes 18 d If appropriate, provide any additional information/context to the answers in this section. Yes 19 d Does the Entity offer Correspondent Banking services to domestic banking Yes 19 d Does the Entity offer Correspondent Banking services to domestic banking Yes 19 d Does the Entity offer Correspondent Banking services to domestic banking Yes 19 d Does the Entity offer Correspondent Banking services to domestic banking Yes 19 d Does the Entity offer Correspondent Banking servic	14 g	Securities Services/Custody	No
41 Wealth Management 40 44 Other (please explain) 55 Does the Entity have a significant (10% or more) portfalio of non-resident casioners or does 10 drive more than 10% of its evolute from non-resident casioners? (Non-resident means o calemar primarily resident in a different jurisdice to the location where bank services are provided) No 56 a If y provide the top the countries where the non- resident customers are located. 201-600 56 a If y provide the top the countries where the non- resident customers are located. 201-600 56 a Number of employees 201-600 57 a If N. dark seams provide the top the customers provided in the above of the transitive of a section. Yes 57 a If N. dark y which questoms the differences relate to and the branchives that this apples to. Yes 58 If apprepriate, provide any additional information context to the answers in his section. Yes 59 Does the Entity offer Correspondent Banking services to dometic Larking? Yes 59 att Does the Entity offer Correspondent Banking services to dometic Larking? Yes 59 att Does the Entity offer Correspondent Banking services to dometic Larking? Yes 59 att Does the Entity offer Correspondent Banking services to formsking which we processes and procedures in place to left the downstream relationships? Yes 59 att Does the Entity offer Correspondent Banki	14 h	Broker/Dealer	No
14 Wealth Management No 15 Other (please explain) No 15 Does the Entity have a significant (10% or more) portfolio of non-resident castomers or does it derive more than 10% of its evenue form non-resident castomers? (Non-resident means occlomers primatify resident in a different primation to the closed where bank services are provided) No 15 a IF youride the top fore countries where the non- resident castomers are located. - 16 Safeet the classest value: 201-600 17 a IF nonther of employees 201-600 18 a Fagorpoprises provided in the above Section me regresentative aftaf the LEB branches. Yes 17 a IF N, clarify which questons the difference/a relate to and the branch/section aftaf the LEB branches. Yes 18 d fagorpoprise, provide any additional information/context to the answers in this section. Yes 19 a Does the Entity offer the following products and services: Yes 19 a1 Does the Entity offer Correspondent Banking envices to domestic bank 20 Yes 19 a16 Does the Entity offer Correspondent Banking envices to domestic bank 20 Yes 19 a16 Does the Entity offer Correspondent Banking envices to domestic bank relationships wh domestic bank 20 Yes 19 a16 Does the Entity offer Correspondent Banking envices to foreign bank 2 Yes 19 a16 Does the Entity	14 i	Multilateral Development Bank	
44 k Other (please explain) 15 Does the Ently have a significant (10% or more) more than 10% of its revenue from non-resident customers? (Non-resident mean suctomers primarily resident in a different jurisdicton to the location where bark services are provided) No 15 a If Y, provide the top five counties where the non- resident customers are located. - 16 a Select the dosest value: 201-000 16 a Number of employees 201-000 16 a Number of employees 201-000 17 a If N, darify which questions the difference's relate to and the branchise status Yes 18 If appropriate, provide any additional informationcontext to the answers in this section. Yes 19 Does the Entity offer Correspondent Barking services. Yes 19 a 11 If W Yes 19 a 11 Does the Entity offer Correspondent Barking services to the opticy offer Correspondent Barking services to regulated worksteam relationships whit to the optic barks? Yes 19 a16 Does the Entity offer Correspondent Barking services to regulated w	14 i	·	
15 Does the Ently have a significant (10% or mon) portfolio of non-resident customers or does it derive more than 10% of its even form non-resident customers? (Non-resident means occlomers primarily resident in a different principle of the section where bank services are provided) No 15 a IFV privide the soft is countries where the non- resident customers are located. - 16 Select the closest value: a 201400 17 a IFN closest provided in the above. Total Assets 201400 18 If appropriate provide the office or customers provided in the above. Sectom the representation of all the LEs branches. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Ently offer the following products and services. Yes 19 at If Y Does the Ently offer the following products and services. Yes 19 at If propriate, provide any additional information/context banks? Yes 19 at If propriate, provide downstream relationships with domest banks? Yes 19 at If If Does the Ently offer Correspondent Banking services to foring banks? Yes 19 at If If Does the Ently offer Correspondent Banking services to foring banks? Yes 19 at If Does the Ently offer Correspondent Banking services to foring banks? Yes 19 at If Does the Ently offer Correspondent Banking services to foring banks? Yes 19 at If Does the Ently offer Co	-	-	
portfolio of non-resident customers or does it derive more than 10% of its revue form on-resident customers? (Non-resident means customers primarily resident in a different justoficion to the location where bank services are provided. 15 a If y provide the top five routinities where the non- resident customers are located. Section are representative of all the above Section are representative of all the LE to transfer. Section are representative of all the LE to transfer related and the branch/es that this applies to. If a If appropriate, provide any additional information/context to the answers in this section. If a Confirm that all respondent thanking Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer relate to all active to the answers in this section. Section are representative of all the LE to transfer relate to all active to transfer provide downstream relationships with domestic banks? Yes Sections to find find the provide downstream relationships Yes Sections to find find the provide downstre			
portfolio of non-resident customers or does it derive more than 10% of its revue form on-resident customers? (Non-resident means customers primarily resident in a different justoficion to the location where bank services are provided. 15 a If y provide the top five routinities where the non- resident customers are located. Section are representative of all the above Section are representative of all the LE to transfer. Section are representative of all the LE to transfer related and the branch/es that this applies to. If a If appropriate, provide any additional information/context to the answers in this section. If a Confirm that all respondent thanking Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer. Section are representative of all the LE to transfer relate to all active to the answers in this section. Section are representative of all the LE to transfer relate to all active to transfer provide downstream relationships with domestic banks? Yes Sections to find find the provide downstream relationships Yes Sections to find find the provide downstre	15	Deep the Entity have a significant (10% or more)	
more than 10% of its revenue from non-resident usademic RVM-resident mean submers primarily where bank services are provided if bank services are provided if the above sectors are provided if the above sectors are provided if the above information/context to the answers in this sector. Ves If appropriate, provide any additional information/context to the answers in this sector. Ves If appropriate, provide any additional information/context to the answers in this sector. Ves If appropriate, provide any additional information/context to the answers in this sector. Ves If appropriate, provide any additional information/context to the answers in this sector. Ves If appropriate, provide any additional information/context to the answers in this sector. Ves If a Correspondent Banking services to foreign works bank clients to provide downsteam relationships with donesit banks? Ves If a If Y Does the Entity alfor Correspondent Banking services to regulate transfer for the p	15		
customers ? (Non-resident means customers primarily meiderin a different jurdicetto to the location where bank services are provided) No 15 a If Y, provide the top five countries where the non- resident customers are located. - 16 Select the closent value: - 16 Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 a If N, clarity which questions the difference's relate to and the branchies that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 a Correspondent Banking Yes 19 a1 If Y Section banks? 19 a1 Does the Entity offer Correspondent Banking services to banks? Yes 19 a1 Does the Entity offer Correspondent Banking services to chanks? Yes 19 a1 Does the Entity offer Correspondent Banking services to chanks? Yes 19 a1 Does the Entity offer Correspondent Banking services to chanks? Yes 19 a1 Does the Entity offer Correspondent Banking services to chanks? Yes 19 a10 Does the Entity offer Correspondent Banking services to chanks? Yes 19 a11 Does			
resident in a different jurisdiction to the location where bank services are provided) 15 a IV: provide the top five countries where the non- resident customers are located. 16 Select the closest value: 16 A Number of employees 17 Confirm that all responses provided in the above 18 Select the closest value: 19 A Does the Ently offer Correspondent Banking 19 Services to foreign banks? 19 a Correspondent Banking 19 Does the Ently offer Correspondent Banking 19 Sets the Ently offer Correspondent Banking 19 Sets the Ently offer Correspondent Banking 19 Does the Ently offer Correspondent Banking 19 Sets the Ently offer Correspondent Banking 19 A Does the Ently allow downstream relationships with 10 Toreign banks? 10 A Does the Ently allow downstream relationships 10 A Does the Ently allow downstream r			No
where bark services are provided) If y, provide the top five countries where the non-resident customers are located. 15 a If Y, provide the top five countries where the non-resident customers are located. - 16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 16 c Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 a If N, clarify which questions the difference's relate to and the branchies that this applies to. Yes 18 a If appropriate, provide any additional information/context to the answers in this section. Yes 19 a Correspondent Banking Yes 19 a1 If N Section and appropriate correspondent Banking 19 a1 Provide downstream relationships with downstream relationships with downstream relationships with downstream relationships with rolein banks? 19 a1 Does the Entity offer Correspondent Banking 19 a1 Prose Yes 19 a1 Does the Entity offer Correspondent Banking 19 a1 Does the Entity			
If Y, provide the top five countries where the non-resident customers are located. - If a If Y, provide the top five countries where the non-resident customers are located. - If a Number of employees 201-600 If a Number of employees 201-600 If a Number of employees 201-600 If a If N, clarify which questions the difference's relate to and the branchies that this applies to. Ves If a If N, clarify which questions the difference's relate to and the branchies that this applies to. Ves If a If N, clarify which questions the difference's relate to and the branchies that this applies to. Ves If a Correspondent Banking Yes Yes If a Correspondent Banking Yes Yes If a Does the Entity offer Correspondent Banking Yes Yes If a low of the fill owing products and services to domesit bank 3 Yes Yes If a low of the fill owing products and services to domesit banks? Yes Yes If a low of the Entity offer Correspondent Banking train the applies to domesit banks? Yes Yes If a low of the Entity offer Correspondent Banking train thappe to identhy dowowstheam relationships with domesit banks?			
resident customeris are located. resident customeris are located. 16 Select the closest value: 201-500 16 b Total Assis Between \$100 and \$500 million 17 Confirm that all responses provide in the above Section are representative of all the LEs branches. Yes 17 a If N, clarify which queetions the difference's relate to and the branchies that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 Does the Entity offer Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking Yes 19 a10 Does the Entity offer Correspondent Banking Yes 19 a11 Does the Entity offer Correspondent Banking Yes 19 a12 Does the Entity offer Correspondent Banking Yes 19 a14 Does the Entity offer Correspondent Banking Yes 19 a14 Does the Entity offer Correspondent Banking Yes 19 a14 Does the Entity offer Correspondent Banking Yes 19 a14 Does the Entity offer Correspondent Banking Yes 19 a14 Does the Entity offer Correspondent Banking Yes 19 a16 Does the Entity offer Corresp			
16 Select the closest value: 201-500 16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$300 million 17 Confirm that all responses provided in the above Section are representative of all the LES banches. Yes 17 a If N, clarify which questions the difference's relate to and the branchies that this applies b. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 al Correspondent Banking Yes 19 al Does the Entity offer the following products and services to domestic banks? Yes 19 al Does the Entity offer Correspondent Banking Yes 19 al Does the Entity offer Correspondent Banking? Yes 19 al Does the Entity downstream relationships? Yes 19 al Does the Entity downstream relationships with domestic banks? Yes 19 al Does the Entity downstream relationships with domestic banks? Yes 19 al Does the Entity downstream relationships with domestic banks? Yes 19 al Does the Entity downstream relationships with domestic banks? Yes 19 al Does the Entity doworstream relationships with domestic banks? Yes	15 a		-
16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 c Confirm that all responses provided in the above Secton are representative of all the LE's branches. Yes 17 a If N, clarity which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 If Y Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 If Y Yes 19 a12 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with omesic banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to lorenity allow downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to regulated tonowstream relationships with foreign ba		resident customers are located.	
16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 c Confirm that all responses provided in the above Secton are representative of all the LE's branches. Yes 17 a If N, clarity which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 If Y Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 If Y Yes 19 a12 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with omesic banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to lorenity allow downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to regulated tonowstream relationships with foreign ba			
16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 c Confirm that all responses provided in the above Secton are representative of all the LE's branches. Yes 17 a If N, clarity which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 If Y Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 If Y Yes 19 a12 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with omesic banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to lorenity allow downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to regulated tonowstream relationships with foreign ba			
16 a Number of employees 201-500 16 b Total Assets Between \$100 and \$500 million 17 c Confirm that all responses provided in the above Secton are representative of all the LE's branches. Yes 17 a If N, clarity which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 If Y Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 If Y Yes 19 a12 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with omesic banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to lorenity allow downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to lorenity downstream relationships with foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to regulated tonowstream relationships with foreign ba	16	Select the closest value:	
16 b Total Assets Between \$100 and \$500 million 17 Confirm that all responses provided in the above Section are representative of all the LE's branches. Yes 17.a If N, clarify which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 18 If appropriate, provide any additional information/context to the answers in this section. Yes 19 Does the Entity offer the following products and services: Yes 19 a1 If Y Sections to any comparison of the following products and services to domestic banks? Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1c Does the Entity offer Correspondent Banking services to totenships? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to totenships? Yes 19 a1d Does the Entity offer Correspondent Banking services to totenships with foreign banks? Yes 19 a1f Does the Entity offer Correspondent Banking services to regulated Money Services Businesses in place to identify downstream relationships with foreign banks?			201 500
17 Confirm that all responses provided in the above Section are representative of all the LE's branches. Yes 17 a If N, clarify which questions the difference/s relate to and the branch/es that this applies to. Yes 18 If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information/context to the answers in this section. 19 Does the Entity offer the following products and services: Yes 19 a1 Correspondent Banking services to domestic banks? Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a10 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to domestice banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to idencity downstream relationships with domestic banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to identity downstream relationships with in place to identity downstream relationships with in place to identity downstream relationships with in place to identity downstre			
Section are representative of all the LEs branches. Yes 17 a If N, clarify which questions the difference/s relate to and the branch/es that this applies to. 18 If appropriate, provide any additional information/context to the answers in this section. 18 If appropriate, provide any additional information/context to the answers in this section. 19 Does the Entity offer the following products and services: 19 a Correspondent Banking 19 a1 If Y 19 a1 If N 19 a1 Does the Entity offer Correspondent Banking services to domestic bank clients to provide downstream relationships? 19 a10 Does the Entity offer Correspondent Banking services to foreign banks? 19 a11 Does the Entity offer Correspondent Banking services to foreign banks? 19 a12 Does the Entity offer Correspondent Banking services to foreign banks? 19 a14 Does the Entity offer Correspondent Banking services to foreign banks? 19 a16 Does the Entity offer Correspondent Banking services to foreign banks? 19 a17 Does the Entity offer Correspondent Banking services to foreign banks? 19 a19 Does the Entity offer Correspondent Banking services to foreign banks? 19 a19 Does the Entity offer Correspondent Banking services to foreign banks? 19 a19 Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBS/Money Value			Between \$100 and \$500 million
Jectoria all hypersentative of all hell LE solutiones. 17 a If N, clarify which questions the difference/s relate to and the branch/es that this applies to. 18 If appropriate, provide any additional information/context to the answers in this section. 19 Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services: 19 a1 Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic bank scients by the provide downstream relationships? Yes 19 a1a Does the Entity offer Correspondent Banking services to domestic bank scients by the processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity allow downstream relationships with foreign banks? Yes 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? Yes <	17		Yes
and the branch/es that this applies to. 18 If appropriate, provide any additional information/context to the answers in this section. 18 If appropriate, provide any additional information/context to the answers in this section. 19 Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services in obrestic banks? 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to foreign banks? 19 a10 Does the Entity allow domestic bank clients to provide downstream relationships with domestic banks? Yes 19 a11 Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a12 Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a14 Does the Entity offer Correspondent Banking services to foreign banks? No 19 a15 Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? No 19 a16 Does the Entity offer Correspondent Banking services to regulated Money Services Provider (FSFs)? Yes 19 a11 Does the Entity alow downstream relationships with foreign bank			
18 If appropriate, provide any additional information/context to the answers in this section. 18 If appropriate, provide any additional information/context to the answers in this section. 19 Does the Entity offer the following products and services: 19 a Correspondent Banking yervices: 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? 19 a10 Does the Entity allow domestic bank clients to provide downstream relationships? 19 a11 Does the Entity allow downstream relationships? 19 a12 Does the Entity allow downstream relationships? 19 a14 Does the Entity allow downstream relationships? 19 a16 Does the Entity allow downstream relationships with foreign banks? 19 a16 Does the Entity allow downstream relationships with foreign banks? 19 a17 Does the Entity offer Correspondent Banking services to foreign banks? 19 a18 Does the Entity allow downstream relationships with foreign banks? 19 a19 Does the Entity offer Correspondent Banking services to foreign banks? 19 a11 Does the Entity allow downstream relationships with foreign banks? 19 a11 Does the Entity offer Correspondent Banking services to foreign banks? 19 a11 D	17 a		
information/context to the answers in this section. information/context to the answers in this section. 22. PRODUCTS & SERVICES Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services: 19 a1 Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Transfer Services (MVTSS); Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Tra		and the branch/es that this applies to.	
information/context to the answers in this section. information/context to the answers in this section. 22. PRODUCTS & SERVICES Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services: 19 a1 Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Transfer Services (MVTSS); Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Tra			
information/context to the answers in this section. information/context to the answers in this section. 22. PRODUCTS & SERVICES Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services: 19 a1 Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Transfer Services (MVTSS); Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Tra			
information/context to the answers in this section. information/context to the answers in this section. 22. PRODUCTS & SERVICES Does the Entity offer the following products and services: 19 Does the Entity offer the following products and services: 19 a1 Correspondent Banking Yes 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Transfer Services (MVTSS); Yes 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSSS)Money Value Tra	18	If appropriate, provide any additional	
19 Does the Entity offer the following products and services: 19 a Correspondent Banking Yes 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to identify downstream relationships with domestic banks? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs/Money Value Transfer Services (MVTSs)? 19 a1g Does the Entity offer Correspondent Banking services foreigulated Money Services Revices (MVTSs)? 19 a1h Does the Entity allow downstream relationships with foreign banks? 19 a1h MSBs No			
19 Does the Entity offer the following products and services: 19 a Correspondent Banking Yes 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to identify downstream relationships with domestic banks? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs/Money Value Transfer Services (MVTSs)? 19 a1g Does the Entity offer Correspondent Banking services foreigulated Money Services Revices (MVTSs)? 19 a1h Does the Entity allow downstream relationships with foreign banks? 19 a1h MSBs No			
19 Does the Entity offer the following products and services: 19 a Correspondent Banking Yes 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to identify downstream relationships with domestic banks? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs/Money Value Transfer Services (MVTSs)? 19 a1g Does the Entity offer Correspondent Banking services foreigulated Money Services Revices (MVTSs)? 19 a1h Does the Entity allow downstream relationships with foreign banks? 19 a1h MSBs No			
19 Does the Entity offer the following products and services: 19 a Correspondent Banking Yes 19 a1 If Y 19 a1 Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity offer Correspondent Banking services to identify downstream relationships with domestic banks? Yes 19 a1c Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs/Money Value Transfer Services (MVTSs)? 19 a1g Does the Entity offer Correspondent Banking services foreigulated Money Services Revices (MVTSs)? 19 a1h Does the Entity allow downstream relationships with foreign banks? 19 a1h MSBs No			
services: ves 19 a Correspondent Banking Yes 19 a1 If Y it Y 19 a1a Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1g Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h MSB No 19 a1h MSBs No			
19 a Correspondent Banking Yes 19 a1 If Y If Y 19 a1a Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1g Does the Entity for Correspondent Banking services to foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1g Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Valu	19		
19 a1 If Y Y 19 a1a Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity allow downstream relationships with foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1g Does the Entity allow downstream relationships with foreign banks? No Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? No Yes 19 a1g Does the Entity allow downstream relationships with foreign banks? No Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? No Yes 19 a1h Does the			
19 a1a Does the Entity offer Correspondent Banking services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity ave processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1e Does the Entity downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1g Does the Entity downstream relationships with foreign banks? No 19 a1g Does the Entity downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h1 MSBs No 19 a1h2 MVTSs No <td>19 a</td> <td>Correspondent Banking</td> <td>Yes</td>	19 a	Correspondent Banking	Yes
services to domestic banks? Yes 19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with domestic banks? Yes 19 a1e Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity allow downstream relationships with foreign banks? No 19 a1g Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h1 MSBs No 19 a1h2 MVTSs No	19 a1		
19 a1b Does the Entity allow domestic bank clients to provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? No 19 a1g Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h MSBs Moors Services Provider (PSPs)? 19 a1g Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h MSBs Moors 19 a1h MSBs No	19 a1a	, , , , , , , , , , , , , , , , , , , ,	Ves
provide downstream relationships? Yes 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h1 MSBs No		services to domestic banks?	163
IP once downstream relationships? 19 a1c Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes Image: Content to the service of the servi	19 a1b		Van
in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with mith MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No		provide downstream relationships?	
in place to identify downstream relationships with domestic banks? Yes 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1f Does the Entity downstream relationships with foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? Yes 19 a1h Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with mith MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No	19 a1c	Does the Entity have processes and procedures	
domestic banks? No 19 a1d Does the Entity offer Correspondent Banking services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1f Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h MSBs No 19 a1h MSBs No			Yes
services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h MSBs No 19 a1h1 MSBs No			
services to foreign banks? Yes 19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h MSBs No 19 a1h1 MSBs No	19 a1d		
19 a1e Does the Entity allow downstream relationships with foreign banks? No 19 a1f Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with foreign banks? No 19 a1h MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 a1h1 MSBs No	1.0 010		Yes 🗸
with foreign banks? No 19 alf Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 alg Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 alh Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 alh1 MSBs No 19 alh2 MVTSs No	10 212		
19 alf Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? No 19 alg Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 alh Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? Yes 19 alh1 MSBs No 19 alh2 MVTSs No	19 418	, , , , , , , , , , , , , , , , , , , ,	No
in place to identify downstream relationships with foreign banks? No 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No 19 a1h2 MVTSs No	10 -15		
foreign banks? Image: Construct of the image: Co	19 811		
IP a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes IP a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? No IP a1h1 MSBs No IP a1h2 MVTSs No			No
services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Yes 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No 19 a1h2 MVTSs No			
(MSBs)/Money Value Transfer Services (MVTSs)? 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? 19 a1h1 MSBs 19 a1h2 MVTSs	19 a1g		
I9 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)? I9 a1h1 MSBs No I9 a1h2 MVTSs No			Yes
with MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No 19 a1h2 MVTSs No		(MSBs)/Money Value Transfer Services (MVTSs)?	
with MSBs, MVTSs, or Payment Service Provider (PSPs)? No 19 a1h1 MSBs No 19 a1h2 MVTSs No	19 a1h	Does the Entity allow downstream relationships	
I9 a1h1 MSBs No 19 a1h2 MVTSs No			
19 a1h2 MVTSs No			
19 a1h2 MVTSs No	19 a1h1	MSBs	No
	1.0 41110		110

19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	Yes
19 b	Cross-Border Bulk Cash Delivery	No
19 c	Cross-Border Remittances	Yes
19 d	Domestic Bulk Cash Delivery	No
19 e	Hold Mail	No
19 f	International Cash Letter	No
19 g	Low Price Securities	No
19 h	Payable Through Accounts	No
19 i	Payment services to non-bank entities who may then offer third party payment services to their customers?	No
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	No
19 i3	Virtual Asset Service Providers (VASPs)	No
19 i4	eCommerce Platforms	Yes
19 i5	Other - Please explain	
19 j	Private Banking	No
19 k	Remote Deposit Capture (RDC)	No
19 I	Sponsoring Private ATMs	No
19 m	Stored Value Instruments	No
19 n	Trade Finance	Yes
19 o	Virtual Assets	No
19 р	For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence:	
19 p1	Check cashing service	Yes
19 p1a	If yes, state the applicable level of due diligence	Due diligence
19 p2	Wire transfers	Yes
19 p2a	If yes, state the applicable level of due diligence	Due diligence
19 p3	Foreign currency conversion	Yes
19 p3a	If yes, state the applicable level of due diligence	Due diligence
19 p4	Sale of Monetary Instruments	Yes
19 p4a 19 p5	If yes, state the applicable level of due diligence If you offer other services to walk-in customers	Due diligence
19 þ5	please provide more detail here, including describing the level of due diligence.	If we offer other services to walk-in customers, such as cash deposits, withdrawals, or account openings, we ensure that each service is accompanied by appropriate due diigence. This includes verifying customer identity using government-issued IDs, conducting risk assessments based on the customer's profile and transaction history, and following anti-money laundering (AML) procedures to comply with regulations.
19 q	Other high-risk products and services identified by the Entity (please specify)	Other high-risk products and services identified by us include services such as international wire transfers and cross-border remittances. These products involve higher risks due to their potential use in money laundering, terrorism financing, or fraud. We apply enhanced due diligence and monitoring for these services to mitigate associated risks and ensure compliance with regulatory requirements.
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes
20 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
21	If appropriate, provide any additional information/context to the answers in this section.	
13. AML. C	CTF & SANCTIONS PROGRAMME	
3. AML, C 22	CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the	Yes
22 22 a 22 b	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening	Yes Yes
22 22 a 22 b 22 c	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise	
22 22 a 22 b 22 c 22 d	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting	Yes
22 22 a 22 b 22 c 22 d 22 e	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD	Yes Yes
22 22 a 22 b 22 c 22 d	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD	Yes Yes Yes
22 22 a 22 b 22 c 22 d 22 e	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing	Yes Yes Yes Yes
22 a 22 b 22 c 22 c 22 d 22 e 22 f	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD	Yes Yes Yes Yes
222 a 222 b 222 c 222 d 222 d 222 f 222 f 222 g 222 h 222 h 222 i	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures	Yes Yes Yes Yes Yes Yes
222 a 222 b 222 c 222 d 222 d 222 f 222 g 222 h 222 h 222 i 222 j	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review	Yes
222 a 222 b 222 c 222 d 222 d 222 f 222 f 222 g 222 h 222 h 222 i	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures	Yes

0.00 m	Quericiaus Activity Departies	
22 m	Suspicious Activity Reporting	Yes
22 n	Training and Education	Yes
22 o	Transaction Monitoring	Yes
23	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	1-10
24	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? If N, describe your practice in Question 29.	Yes
25	Does the Board receive, assess, and challenge regular reporting on the status of the AML, CTF, & Sanctions programme?	Yes
26	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	No
26 a	If Y, provide further details	-
27	Does the entity have a whistleblower policy?	Yes
28	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
28 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
29	If appropriate, provide any additional information/context to the answers in this section.	
4. ANTLE	BRIBERY & CORRUPTION	
30	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
31	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
32	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
33	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity
35	Does the Entity have a global ABC policy that:	
35 a	Prohibits the giving and receiving of bribes? This includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage.	Yes
35 b	Includes enhanced requirements regarding interaction with public officials?	Yes
35 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	Yes
36	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
37	Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme?	Yes
38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?	Yes
38 a	If N, provide the date when the last ABC EWRA was completed.	
39	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes
40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	Yes
40 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes

40 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
42	Does the Entity provide mandatory ABC training to:	
42 a	Board and senior Committee Management	Yes
42 b	1st Line of Defence	Yes
42 c	2nd Line of Defence	Yes
42 d	3rd Line of Defence	Yes
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	No
42 f	Non-employed workers as appropriate (contractors/consultants)	No
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
44 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
45	If appropriate, provide any additional information/context to the answers in this section.	
5. AML, C	TF & SANCTIONS POLICIES & PROCEDURES	
46	Has the Entity documented policies and procedures	
	consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
46 a	Money laundering	Yes
46 b	Terrorist financing	Yes
46 c	Sanctions violations	Yes
47	Are the Entity's policies and procedures updated at least annually?	Yes
48	Has the Entity chosen to compare its policies and procedures against:	
48 a	U.S. Standards	Yes
48 a1	If Y, does the Entity retain a record of the results?	Yes
48 b	EU Standards	Yes
48 b1	If Y, does the Entity retain a record of the results?	Yes
49	Does the Entity have policies and procedures that:	
49 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
49 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
49 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
49 d	Prohibit accounts/relationships with shell banks	Yes
49 e	Prohibit dealing with another entity that provides services to shell banks	Yes
49 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
49 g	Prohibit opening and keeping of accounts for any of	
	unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
49 h	exchanges houses, casa de cambio, bureaux de	Yes

49 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
49 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates	Yes
491	Define the process and controls to identify and handle customers that were previously exited for financial crime reasons if they seek to re-establish a relationship	Yes
49 m	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes
49 n	Outline the processes for the maintenance of internal "watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
51	Does the Entity have record retention procedures that comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
52 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
53	If appropriate, provide any additional information/context to the answers in this section.	
6 AML CTE	& SANCTIONS RISK ASSESSMENT	
6. AML, CTF 54	& SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
54	Does the Entity's AML & CTF EWRA cover the	Yes
	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	Yes Yes
54 54 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client	
54 54 a 54 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product	Yes
54 54 a 54 b 54 c 54 d 55	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel	Yes Yes
54 a 54 b 54 c 54 d 55 55 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring	Yes Yes
54 54 b 54 c 54 d 55 d 55 a 55 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence	Yes Yes Yes Yes
54 54 a 54 b 54 c 54 d 55 55 a 55 a 55 b 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification	Yes Yes Yes Yes Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening	Yes Yes Yes Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News	Yes Yes Yes Yes Yes Yes Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education	Yes Yes Yes Yes Yes Yes Yes Yes
54 54 a 54 b 54 c 55 a 55 a 55 b 55 c 55 c 55 d 55 c 55 g	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance	Yes
54 54 a 54 b 54 c 55 d 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 d 55 c 55 d 55 f 55 g 55 h	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information	Yes Yes Yes Yes Yes Yes Yes Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 f 55 g 55 h 56	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 d 55 c 55 d 55 f 55 f 55 h 56 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed.	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 f 55 f 55 f 55 f 55 f 55 f 56 a 57	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 f 55 g 55 h 56 56 a 57 57 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 f 55 g 55 h 56 56 57 57 a 57 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 f 55 g 55 h 56 56 57 57 a 57 b 57 c	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 d 55 f 55 g 55 h 56 56 57 57 a 57 c 57 d	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography	Yes
54 54 a 54 b 54 c 54 d 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 d 55 d 55 f 55 f 55 f 56 56 a 57 57 a 57 b 57 c 57 d 58	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	Yes Y
54 54 a 54 b 54 c 54 c 55 a 55 b 55 c 55 c 55 d 55 c 55 d 55 c 55 d 55 f 55 g 55 h 56 a 57 a 57 b 57 c 57 d 58 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	Yes
54 54 a 54 b 54 c 54 c 55 a 55 a 55 b 55 c 55 d 56 a 57 57 a 57 c 57 d 58 a 58 b	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below: Customer Due Diligence Governance	Yes
54 54 a 54 b 54 c 54 c 55 a 55 b 55 c 55 c 55 d 55 c 55 d 55 c 55 d 55 f 55 g 55 h 56 a 57 a 57 b 57 c 57 d 58 a	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below: Transaction Monitoring Customer Due Diligence PEP Identification Transaction Screening Name Screening against Adverse Media/Negative News Training and Education Governance Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months? If N, provide the date when the last AML & CTF EWRA was completed. Does the Entity's Sanctions EWRA cover the inherent risk components detailed below: Client Product Channel Geography Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	Yes

58 e	Name Screening	Yes
58 f	Transaction Screening	Yes
58 g	Training and Education	Yes
59	Has the Entity's Sanctions EWRA been completed in	
	the last 12 months?	Yes
59 a	If N, provide the date when the last Sanctions	
	EWRA was completed.	
60	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches	Yes
60 a	If N, clarify which questions the difference/s relate to	
00 a	and the branch/es that this applies to.	
61	If appropriate, provide any additional	
	information/context to the answers in this section.	
7. KYC, 0	CDD and EDD	
62	Does the Entity verify the identity of the customer?	Yes
63	Do the Entity's policies and procedures set out when	
	CDD must be completed, e.g. at the time of	Yes
	onboarding or within 30 days?	
64	Which of the following does the Entity gather and	
	retain when conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Yes
64 d	Ownership structure	Yes
64 e	Product usage	Yes
64 f	Purpose and nature of relationship	Yes
64 g	Source of funds	Yes
64 h	Source of wealth	Yes
65	Are each of the following identified:	Yes
65 a	Ultimate beneficial ownership	
65 a1	Are ultimate beneficial owners verified?	Yes
65 b		Yes
	Authorised signatories (where applicable)	Yes
65 c	Key controllers	Yes
65 d	Other relevant parties	Yes
66	What is the Entity's minimum (lowest) threshold	10%
	applied to beneficial ownership identification?	
67	Does the due diligence process result in customers	Yes
	receiving a risk classification?	
67 a	If Y, what factors/criteria are used to determine the	
	customer's risk classification? Select all that apply:	
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	
68	For high risk non-individual customers, is a site visit a	
	part of your KYC process?	Yes
68 a	If Y, is this at:	
68 a1	Onboarding	Yes
68 a2	KYC renewal	Yes
68 a3	Trigger event	Yes
68 a4	Other	Yes
68 a4a	If yes, please specify "Other"	
60	Doos the Entity have a risk happed annumber to	
69	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative	
	News?	Yes
L		
69 a	If Y, is this at:	
69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes

69 a3	Trigger event	Yes
70	What is the method used by the Entity to screen for	
-	Adverse Media/Negative News?	Combination of automated and manual
71	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
71 a	If Y, is this at:	
71 a1	Onboarding	Yes
71 a2	KYC renewal	Yes
71 a3	Trigger event	Yes
72	What is the method used by the Entity to screen PEPs?	Combination of automated and manual
73	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
74	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
74 a	If yes, select all that apply:	
74 a1	Less than one year	Yes
74 a2	1 – 2 years	No
74 a3	3 – 4 years	No
74 a4	5 years or more	No
74 a5	Trigger-based or perpetual monitoring reviews	No
74 a6	Other (Please specify)	
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes
76	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
76 a	Arms, defence, military	Prohibited
76 b	Respondent Banks	EDD on risk-based approach
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
76 c	Embassies/Consulates	EDD on risk-based approach
76 d	Extractive industries	EDD on risk-based approach
76 e	Gambling customers	Prohibited
76 f	General Trading Companies	No EDD/restriction or prohibition
	Marijuana-related Entities	Prohibited
76 g		
76 h	MSB/MVTS customers	EDD on risk-based approach
76 i	Non-account customers	EDD on risk-based approach
76 j	Non-Government Organisations	EDD on risk-based approach
76 k	Non-resident customers	Always subject to EDD
76 I	Nuclear power	Prohibited
76 m	Payment Service Providers	EDD on risk-based approach
76 n	PEPs	Always subject to EDD
76 o	PEP Close Associates	Always subject to EDD
76 p	PEP Related	Always subject to EDD
76 q	Precious metals and stones	EDD on risk-based approach
76 r	Red light businesses/Adult entertainment	Prohibited
76 s	Regulated charities	Always subject to EDD
76 t	Shell banks	Prohibited
76 u	Travel and Tour Companies	EDD on risk-based approach
76 u 76 v	Unregulated charities	Prohibited
76 w	Used Car Dealers	EDD on risk-based approach
76 x 76 y	Virtual Asset Service Providers Other (specify)	Restricted
77	If restricted, provide details of the restriction	Restricted because the restriction is due to legal, regulatory, or compliance concerns, such as sanctions, licensing requirements, or high-risk jurisdictions. This includes restrictions on transactions with certain countries or entities under sanctions, specific sectors like defense, or customers requiring Enhanced Due Diligence (EDD) due to high-risk activities.
78	Does EDD require senior business management and/ or compliance approval?	Yes

70 -		
78 a 79	If Y indicate who provides the approval:	Both
13	Does the Entity have specific procedures for onboarding entities that handle client money such as lawyers, accountants, consultants, real estate agents?	Yes
80	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
81	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
81 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
82	If appropriate, provide any additional information/context to the answers in this section.	
8. MONIT	DRING & REPORTING	
83	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
84	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
84 a	If manual or combination selected, specify what type of transactions are monitored manually	We monitor transactions such as high-value transactions exceeding set thresholds, cross-border transactions like international wire transfers, payments by international payment cards, suspicious peer-to-peer (P2P) transactions, suspicious or complex transactions with unclear origins or destinations, transactions involving high-risk countries under sanctions, and new or unusual customer activity from new or dormant accounts.
84 b	If automated or combination selected, are internal system or vendor-sourced tools used?	Both
84 b1	If "Vendor-sourced tool' or 'Both' selected, what is the name of the vendor/tool?	NCI,IS smart, Refinitiv world-check
84 b2	When was the tool last updated?	< 1 year
84 b3	When was the automated Transaction Monitoring application last calibrated?	< 1 year
85	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
86	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
87	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to monitoring?	Yes
88	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
89	Does the Entity have processes in place to send Requests for Information (RFIs) to their customers in a timely manner?	Yes
90	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
90 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
91	If appropriate, provide any additional information/context to the answers in this section.	
9. PAYME		
92	Does the Entity adhere to the Wolfsberg Group	
	Payment Transparency Standards?	Yes

93	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
93 a	FATF Recommendation 16	Yes
93 b	Local Regulations	Yes
93 b1	If Y, specify the regulation	In accordance with the regulations set by the local government and the Central Bank of Uzbekistan.
93 c	lf N, explain	
94	Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages?	Yes
95	Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages?	Yes
95 a	If Y, does the Entity have procedures to include beneficiary address including country in cross border payments?	Yes
96	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
96 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
97	If appropriate, provide any additional information/context to the answers in this section.	
10. SANC	TIONS	
98	Does the Entity have a Sanctions Policy approved by	
	management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes
99	Does the Entity have policies, procedures, or other controls reasonably designed to prevent the use of another entity's accounts or services in a manner causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	Yes
100	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes
101	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
102	What is the method used by the Entity for sanctions screening?	Both Automated and Manual
102 a	If 'automated' or 'both automated and manual' selected:	
102 a1	Are internal system of vendor-sourced tools used?	Both
102 a1a	If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool?	Sanction screening, https://sanctionssearch.ofac.treas.gov/, https://www.alta.ru/, https://www.bis.gov/ear, Refinitiv World-chech
102 a2	When did you last test the effectiveness (of finding true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	< 1 year
103	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
104	What is the method used by the Entity?	Combination of automated and manual

105	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
106 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners (i.e. reference data)
106 f	Other (specify)	OFAC,OFSI,EU lists
107	When regulatory authorities make updates to their Sanctions list, how many business days before the entity updates their active manual and/or automated screening systems against:	
107 a	Customer Data	Same day to 2 business days
107 b	Transactions	Same day to 2 business days
108	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
110	If appropriate, provide any additional information/context to the answers in this section.	
11. TRAINI	NG & EDUCATION	
111	Does the Entity provide mandatory training, which includes:	
111 a	Identification and reporting of transactions to government authorities	Yes
111 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
111 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
111 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
111 e	Conduct and Culture	Yes
111 f	Fraud	Yes
112	Is the above mandatory training provided to:	
112 a	Board and Senior Committee Management	Yes
112 b 112 c	1st Line of Defence 2nd Line of Defence	Yes
112 c 112 d	3rd Line of Defence	Yes
112 e	Third parties to which specific FCC activities have been outsourced	Yes
112 f	Non-employed workers (contractors/consultants)	Yes
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?	
114	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
114 a	If Y, how frequently is training delivered?	Annually
115	Confirm that all responses provided in the above	
	Section are representative of all the LE's branches	Yes

115 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
116	If appropriate, provide any additional information/context to the answers in this section.	
	information/context to the answers in this section.	
	ASSURANCE /COMPLIANCE TESTING	
12. QUALITY 117	Does the Entity have a program wide risk based	
	Quality Assurance programme for financial crime (separate from the independent Audit function)?	Yes
118	Does the Entity have a program wide risk based Compliance Testing process (separate from the independent Audit function)?	Yes
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
120	If appropriate, provide any additional information/context to the answers in this section.	
13. AUDIT		
121	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Yearly
122 b	External Third Party	Yearly
123	Does the internal audit function or other independent third party cover the following areas:	
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	Yes
123 b 123 c	Enterprise Wide Risk Assessment Governance	Yes
123 c	KYC/CDD/EDD and underlying methodologies	Yes Yes
123 e	Name Screening & List Management	Yes
123 f	Reporting/Metrics & Management Information	Yes
123 g	Suspicious Activity Filing	Yes
123 h	Technology	Yes
123 i 123 j	Transaction Monitoring Transaction Screening including for sanctions	Yes
123 J 123 k	Training & Education	Yes Yes
123	Other (specify)	
124	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
125	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
125 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
126	If appropriate, provide any additional information/context to the answers in this section.	
14. FRAUI		
127	Does the Entity have policies in place addressing fraud risk?	Yes
128	Does the Entity have a dedicated team responsible for preventing & detecting fraud?	Yes

129	Does the Entity have real time monitoring to detect fraud?	Yes
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes
131	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
131 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
132	If appropriate, provide any additional information/context to the answers in this section.	At the conclusion of the financial year, the Bank's Management Board evaluates and assesses the reports submitted by the Responsible Employee to determine the effectiveness of internal control procedures and rules implementation.

Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4) Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti- Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)

Joint stock company «Octobank»

(Financial Institution name) is fully committed to the fight against financial crime and makes every effort to remain in full compliance with all applicable financial crime laws, regulations and standards in all of the jurisdictions in which it does business and holds accounts.

The Financial Institution understands the critical importance of having effective and sustainable controls to combat financial crime in order to protect its reputation and to meet its legal and regulatory obligations.

The Financial Institution recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

The Financial Institution further certifies it complies with / is working to comply with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. The information provided in this Wolfsberg CBDDQ will be kept current and will be updated no less frequently than every eighteen months.

The Financial Institution commits to file accurate supplemental information on a timely basis.

TURSUNOV ISKANDAR BAXTINUROVICH

_ (Global Head of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

I, Ziyavutdinov Abror Asrorovict, ENT SHAHAS (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg CBDDQ are complete and connect to my ponest believe and that I am authorised to execute this declaration on behalf of the Financial Institution.

5 28.11.2024 (Signature & Date) AKS OC1281020241k Signatu & Date) -OCKI ADORI NO. 4385'0 * ITAYIN