the Wolfsberg Group

Financial Institution Name: Location (Country):

The Miyazaki Bank, Ltd. Japan

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 differs for one of its branches, this needs to be highlighted and details regarding this 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.

| | 4 OWNERSHIP | |
|-----|--|--|
| | Full Legal Name | |
| | | |
| | | The Miyazaki Bank, Ltd. |
| | | |
| | | |
| | Append a list of foreign branches which are covered | |
| | by this questionnaire | |
| | | 96 Domestic Branch |
| | | |
| | Full Legal (Registered) Address | |
| | i dii Legai (Negistei ed) Addi ess | |
| | programme to the first | 4–3–5 Tachibanadori-Higashi Miyazaki Japan |
| | | |
| | | |
| | Full Primary Business Address (if different from | |
| | above) | |
| | | |
| | | |
| | Date of Entity incorporation/establishment | |
| | | |
| | | 27,JUL.1932 |
| | | |
| | Colorbana di Color | |
| | Select type of ownership and append an ownership | |
| | chart if available | |
| a | Publicly Traded (25% of shares publicly traded) | Yes |
| a1 | If Y, indicate the exchange traded on and ticker | |
| | symbol | T. I. O. I. F. I. (1999) |
| | | Tokyo Stock Exchange / 8393 |
| | | |
| b | Member Owned/Mutual | No |
| C | Government or State Owned by 25% or more | No |
| d | Privately Owned | No |
| d1 | If Y, provide details of shareholders or ultimate | |
| | beneficial owners with a holding of 10% or more | |
| | | |
| | | |
| | % of the Entity's total shares composed of bearer | |
| | shares | |
| | snares | No bearer shares |
| | | No bedief shares |
| | | |
| | Does the Entity, or any of its branches, operate under | No |
| | an Offshore Banking License (OBL)? | INO |
| а | If Y, provide the name of the relevant branch/es | |
| | which operate under an OBL | |
| | | |
| | | |
| | | |
| | Don't Don't have With 1D 111 | |
| | Does the Bank have a Virtual Bank License or provide | no |
| | services only through online channels? | no |
| | Name of primary financial regulator/supervisory | no |
| | services only through online channels? | |
| | Name of primary financial regulator/supervisory | no Financial Services Agency of Japan |
| | Name of primary financial regulator/supervisory | |
| 0 | Name of primary financial regulator/supervisory | |
| 0 | Name of primary financial regulator/supervisory authority | |
| 0 | Name of primary financial regulator/supervisory authority | |
| 0 | Name of primary financial regulator/supervisory authority | Financial Services Agency of Japan |
| 1 | Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available | Financial Services Agency of Japan |
| 0 | Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if | Financial Services Agency of Japan |
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| 2 | Name of primary financial regulator/supervisory authority Provide Legal Entity Identifier (LEI) if available Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ) | Financial Services Agency of Japan |
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| 1.6 Select the basiness areas applicable to the Erstity. 1.2 Bett Selection (1997) 1.6 Commercial Barbins (1997) 1.6 Commercia | |
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| 14 a Peter Berkins Yes | |
| 14 b | |
| 14 d Transactional Barbins Yes | |
| 14 Investment Bankins Ves Ves | |
| 14 Financial Markets Tradition Yes | |
| 14 st. Securities Services/Custody No | |
| 14 h Broter/Dealer Ne | |
| Multilatoral Development Earth No | |
| 14 k Other (please applian) No | |
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| procedures in place to identify downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Businesses (MSBs)/Money Value Transfer Does the Entity allow downstream relationships with MSBs, MYTSs, or Payment Service 19 a1h1 | |
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| 19 a1g Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service 19 a1h2 MYTSs 19 a1h3 PSPs 19 a1h3 PSPs 10 Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MYTSs/PSPs? 19 b Cross-Border Bulk Cash Delivery No 19 c Cross-Border Remittances Yes 19 d Domestic Bulk Cash Delivery No 19 f International Cash Letter No 19 g Low Price Securities No 19 g Payment services to non-bank entities who may then offer third party payment services to their customers? 19 iI If Y, please select all that apply below? 19 iI Third Party Payment Service Providers | |
| services to regulated Money Services Businesses (MSBs)/Money Value Transfer 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service 19 a1h1 MSBs 19 a1h2 MVTSs 19 a1h2 PSPs 10 pos the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 ii If Y , please select all that apply below? 19 ii Third Party Payment Service Providers | 0.00 |
| Businesses (MSBs)/Money Value Transfer 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service 19 a1h1 MSBs 19 a1h2 MVTSs 19 a1h3 PSPs 19 a1i Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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 f International Cash Letter No 19 f Payable Through Accounts No 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 ii If Y , please select all that apply below? 19 ii Third Party Payment Service Providers | |
| 19 a1h Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service 19 a1h1 MSBs 19 a1h2 MVTSs 19 a1h3 PSPs 19 a1i Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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 f Jetrnational Cash Letter No 19 f Payable Through Accounts No 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
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| 19 a1h2 MVTSs 19 a1h3 PSPs 19 a1i Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 i1 If Y , please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 19 a1i Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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? 19 i1 If Y , please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs? 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? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| relationships with MSBs /MVTSs/PSPs? 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 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 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? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 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? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 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? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 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? 19 i1 If Y , please select all that apply below? 19 i2 Third Party Payment Service Providers | - |
| 19 f International Cash Letter No 19 g Low Price Securities No 19 h Payable Through Accounts 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 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? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 19 i Payable Through Accounts No 19 i Payment services to non-bank entities who may then offer third party payment services to their customers? 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| Payment services to non-bank entities who may then offer third party payment services to their customers? No If Y , please select all that apply below? Third Party Payment Service Providers | |
| then offer third party payment services to their customers? 19 i1 If Y , please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| customers? 19 i1 If Y , please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 19 i1 If Y, please select all that apply below? 19 i2 Third Party Payment Service Providers | |
| 19 i2 Third Party Payment Service Providers | |
| | |
| 19 i3 Virtual Asset Service Providers (VASPs) | |
| | |
| 19 i4 eCommerce Platforms | 18 |
| 19 i5 Other - Please explain | |
| | |
| | |
| | |
| | |

| 19 j | | No |
|------------------|---|--|
| 19 k | | No |
| 19 1 | | No |
| 19 m | | No |
| 19 n | Trade Finance | Yes |
| 19 o | Virtual Assets | No |
| 19 p | For each of the following please state whether you | |
| | offer the service to walk-in customers and if so, | |
| 10 -1 | the applicable level of due diligence: | No |
| 19 p1 | | |
| 19 p1a | If yes, state the applicable level of due diligen | |
| 19 p2 | Wire transfers If yes, state the applicable level of due diliger | Yes Dua Diligrana |
| 19 p2a 19 p3 | Foreign currency conversion | Yes |
| 19 p3a | If yes, state the applicable level of due diliger | |
| 19 p3a | | No No |
| 19 p4a | If yes, state the applicable level of due diligen | |
| 19 p5 | If you offer other services to walk-in customers | |
| | please provide more detail here, including describing the level of due diligence. | |
| 19 q | Other high-risk products and services identified by the Entity (please specify) | |
| 00 | 0 5 11 1 11 11 | |
| 20 | Confirm that all responses provided in the above | Yes |
| 20 a | Section are representative of all the LE's branches. | |
| 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. | Q19p2 We offer the service only Domestic Transfer |
| 3 AMI C | CTF & SANCTIONS PROGRAMME | |
| 22 | Does the Entity have a programme that sets minimum | |
| | AML, CTF and Sanctions standards regarding the | |
| | following components: | |
| 22 a | Appointed Officer with sufficient | Yes |
| 22 b | Adverse Information Screening | Yes |
| 22 c | Beneficial Ownership | Yes |
| 22 d | Cash Reporting | Yes |
| 22 e | CDD | Yes |
| 22 f | EDD | Yes |
| 22 g | Independent Testing | Yes |
| 22 h | Periodic Review | Yes |
| 22 i | Policies and Procedures | Yes |
| 22 j | PEP Screening | Yes |
| 22 k | Risk Assessment | Yes |
| 22 | Sanctions | Yes |
| 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 | 11-100 |
| 24 | AML, CTF & Sanctions Compliance Department? | |
| 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 whistlehlower policy? | Yes |
| <u>27</u> 28 | Does the entity have a whistleblower policy? Confirm that all responses provided in the above | Yes L. |
| 27 28 | Confirm that all responses provided in the above | Yes Yes |
| 27 28 28 a | | Yes |

| 30 31 32 33 34 | Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruntion? Does the Entity have an enterprise wide programme that sets minimum ABC standards? Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of books and records (this may be within the ABC | Yes Yes Yes Yes Third parties acting on behalf of the Entity Yes |
|--|--|--|
| 31 32 33 34 35 35 35 a 35 b | requirements to reasonably prevent, detect and report bribery and corruption? Does the Entity have an enterprise wide programme that sets minimum ABC standards? Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Yes Third parties acting on behalf of the Entity Yes |
| 31 32 33 34 35 35 35 a 35 b 35 c | bribery and corruption? Does the Entity have an enterprise wide programme that sets minimum ABC standards? Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Yes Third parties acting on behalf of the Entity Yes |
| 31 32 33 34 35 35 35 a 35 b | Does the Entity have an enterprise wide programme that sets minimum ABC standards? Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Yes Third parties acting on behalf of the Entity Yes |
| 32 33 34 35 35 35 a 35 b 35 c | that sets minimum ABC standards? Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Yes Third parties acting on behalf of the Entity Yes |
| 33 34 35 35 35 a 35 b 35 c | Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Third parties acting on behalf of the Entity Yes |
| 33 34 35 35 35 a 35 b 35 c | officers with sufficient experience/expertise responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Third parties acting on behalf of the Entity Yes |
| 34 35 35 a 35 b 35 c | responsible for coordinating the ABC programme? Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes Third parties acting on behalf of the Entity Yes |
| 34 35 35 a 35 b 35 c | Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Third parties acting on behalf of the Entity Yes |
| 34 35 35 a 35 b 35 c | levels of experience/expertise to implement the ABC programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Third parties acting on behalf of the Entity Yes |
| 35 35 a 35 b 35 c | programme? Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Third parties acting on behalf of the Entity Yes |
| 35 35 a 35 b 35 c | Is the Entity's ABC programme applicable to: Does the Entity have a global ABC policy that: 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes |
| 35 a 35 b 35 c | 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 Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | |
| 35 b 35 c | includes promising, offering, giving, solicitation or receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | |
| 35 c | receiving of anything of value, directly or indirectly, if improperly intended to influence action or obtain an advantage Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | |
| 35 c | if improperly intended to influence action or obtain an advantage Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | |
| 35 c | an advantage Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes |
| 35 c | Includes enhanced requirements regarding interaction with public officials? Includes a prohibition against the falsification of | Yes |
| 35 c | interaction with public officials? Includes a prohibition against the falsification of | Yes |
| 36 | Includes a prohibition against the falsification of | |
| 36 | The state of the s | |
| | | |
| | policy or any other policy applicable to the Legal | Yes |
| | Entity)? | |
| | | |
| 27 | Does the Entity have controls in place to monitor the | Yes |
| | effectiveness of their ABC programme? | |
| 3/ | 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 | Yes |
| | months? | |
| 38 a | If N, provide the date when the last ABC EWRA | |
| | was completed. | |
| 5 | and the second s | |
| | | |
| | | |
| 39 | Does the Entity have an ABC residual risk rating that | V |
| | is the net result of the controls effectiveness and the | Yes |
| 40 | inherent risk assessment? | |
| 40 | Does the Entity's ABC EWRA cover the inherent risk components detailed below: | |
| 40 a | Potential liability created by intermediaries and | |
| 40 0 | other third-party providers as appropriate | Yes |
| 40 b | Corruption risks associated with the countries and | |
| | industries in which the Entity does business, | Yes |
| | directly or through intermediaries | |
| 40 с | Transactions, products or services, including those | |
| | that involve state-owned or state-controlled | Yes |
| | entities or public officials | |
| 40 d | Corruption risks associated with gifts and | |
| | hospitality, hiring/internships, charitable donations | Yes |
| -10 | and political contributions | |
| 40 е | Changes in business activities that may materially | Yes |
| 41 | increase the Entity's corruption risk | |
| 41 | Does the Entity's internal audit function or other | Yes |
| | independent third party cover ABC Policies and Procedures? | 100 |
| 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 | Not Applicable |
| | activities subject to ABC risk have been | INOU Applicable |
| 42 f | Non-employed workers as appropriate | Yes |
| | (contractors/consultants) | |
| 43 | Does the Entity provide ABC training that is targeted | Yes |
| 44 | to specific roles, responsibilities and activities? | |
| 44 | Confirm that all responses provided in the above | Yes |
| 44.5 | Section are representative of all the LE's branches | |
| 44 a | If N, clarify which questions the difference/s relate | |
| | to and the branch/es that this applies to. | |
| | | |
| | The second second | |
| | If appropriate, provide any additional | |
| 45 | information/context to the answers in this section. | |
| 45 | morniador, context to the answers in this section. | |
| 45 | | |
| 45 | | |

| 5. AML, C | OTE & CAMOTIONS DOLLOTES & DECOURED | |
|---|---|---|
| | CTF & SANCTIONS POLICIES & PROCEDURES | |
| *************************************** | Has the Entity documented policies and procedures | |
| | consistent with applicable AML, CTF & Sanctions | |
| | regulations and requirements to reasonably prevent, | |
| 10 | detect and report: | V |
| 46 a | | Yes |
| 46 b | | Yes |
| 46 c | Sanctions violations | Yes |
| 47 | Are the Entity's policies and procedures updated at | Yes |
| 40 | least annually? | |
| 48 | Has the Entity chosen to compare its policies and | |
| 40 - | procedures against: | No |
| 48 a 1 | U.S. Standards If Y, does the Entity retain a record of the | NO |
| 48 b | | No |
| 48 b1 | If Y, does the Entity retain a record of the | 110 |
| 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 с | Prohibit dealing with other entities that provide | |
| 0.50.50 | banking services to unlicensed banks | Yes |
| 49 d | Prohibit accounts/relationships with shell banks | Yes |
| 49 е | Prohibit dealing with another entity that provides | |
| | services to shell banks | Yes |
| 49 f | Prohibit opening and keeping of accounts for | Yes |
| | Section 311 designated entities | 100 |
| 49 g | Prohibit opening and keeping of accounts for any | |
| | of unlicensed/unregulated remittance agents, | Yes |
| | exchanges houses, casa de cambio, bureaux de | |
| | change or money transfer agents | |
| 49 h | Assess the risks of relationships with domestic | Yes |
| 40 : | and foreign PEPs, including their family and close | |
| 49 i | Define the process for escalating financial crime | V |
| | risk issues/potentially suspicious activity identified | Yes |
| 40.1 | by employees | |
| 49 j | Define the process, where appropriate, for | Yes |
| 49 k | terminating existing customer relationships due to | |
| 49 K | Define the process for exiting clients for financial | Yes |
| | | ies |
| 49 | including foreign branches and affiliates Define the process and controls to identify and | |
| 491 | handle customers that were previously exited for | Yes |
| | financial crime reasons if they seek to re-establish | 165 |
| 49 m | Outline the processes regarding screening for | |
| 43 III | sanctions, PEPs and Adverse Media/Negative | Yes |
| | Maura | |
| 49 n | Outline the processes for the maintenance of | Yes |
| | internal "watchlists" | |
| 50 | Has the Entity defined a risk tolerance statement or | |
| | similar document which defines a risk boundary | Yes |
| | around their business? | |
| 51 | Does the Entity have record retention procedures | Yes |
| | that comply with applicable laws? | |
| 51 a | If Y, what is the retention period? | |
| | | 5 years or move |
| | | 5 years or more |
| | | |
| 52 | Confirm that all responses provided in the above | |
| J. | Section are representative of all the LE's branches | Yes |
| 52 a | If N, clarify which questions the difference/s relate | |
| J= 4 | to and the branch/es that this applies to. | |
| | applied to | |
| | | |
| | | |
| | | |
| 53 | If appropriate, provide any additional | |
| 53 | If appropriate, provide any additional information/context to the answers in this section. | |
| 53 | | |
| 53 | | |
| | information/context to the answers in this section. | |
| 6. AML, C | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT | |
| | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the | |
| 6. AML, C ⁷ | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: | V. |
| 6. AML, C ⁻ 54 54 a | information/context to the answers in this section. ITF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client | Yes |
| 6. AML, C | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product | Yes |
| 6. AML, C ⁻ 54 54 a 54 b 54 c | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel | Yes Yes |
| 6. AML, C ⁻ 54 54 a 54 b 54 c 54 d | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below: Client Product Channel Geography | Yes |
| 6. AML, C ⁻ 54 54 a 54 b 54 c | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 | Yes Yes |
| 6. AML, C [*] 54 54 a 54 b 54 c 54 c 54 d 55 | information/context to the answers in this section. ITF & SANCTIONS RISK ASSESSMENT 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: | Yes Yes Yes |
| 6. AML, C ⁻ 54 54 a 54 b 54 c 54 d 55 55 a | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 Yes Yes |
| 6. AML, C 54 54 a 54 b 54 c 54 d 55 55 a 55 b | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 Yes Yes |
| 6. AML, C 54 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 Yes Yes Yes |
| 6. AML, C ⁻ 54 a 54 b 54 c 54 d 55 c 55 c 55 d | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 Yes Yes Yes Yes Yes |
| 6. AML, C ⁷ 54 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 e | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 | Yes |
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| 6. AML, C ⁷ 54 54 a 54 b 54 c 54 d 55 55 a 55 b 55 c 55 d 55 e | information/context to the answers in this section. TF & SANCTIONS RISK ASSESSMENT 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 | Yes |

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| receiving a risk classification? If Y, what factors/criteria are used to the customer's risk classification? S 67 a1 Product Usage 67 a2 Geography 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | |
| 67 a If Y, what factors/criteria are used to the customer's risk classification? S 67 a1 Product Usage 67 a2 Geography 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | esult in customers | Yes |
| the customer's risk classification? S 67 a1 Product Usage 67 a2 Geography 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | used to determine | |
| 67 a1 Product Usage 67 a2 Geography 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | |
| 67 a2 Geography 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | Soloot all triat | Yes |
| 67 a3 Business Type/Industry 67 a4 Legal Entity type 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | Yes |
| 67 a5 Adverse Information 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | 2 2 | Yes |
| 67 a6 Other (specify) 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | Yes |
| 68 For high risk non-individual customers, part of your KYC process? 68 a If Y, is this at: 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | Yes |
| part of your KYC process? | | |
| part of your KYC process? | | |
| part of your KYC process? | | |
| part of your KYC process? | | |
| part of your KYC process? | mers, is a site visit | a Yes |
| 68 a1 Onboarding 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | 100 |
| 68 a2 KYC renewal 68 a3 Trigger event 68 a4 Other | | |
| 68 a3 Trigger event 68 a4 Other | | Yes |
| 68 a4 Other | | Yes |
| | | Yes No |
| ii yes, please specify. Other | "Other" | INU |
| | Julio | |
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| | Mark of the present to the second | |

| | Wolfsberg Group Gor | respondent Banking Due Diligence Questionnaire (CBDDQ) V1.4 |
|---------------|--|---|
| 69 | Does the Entity have a risk based approach to | |
| 00 | screening customers for Adverse Media/Negative | |
| 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 | |
| 70 | | Combination of automated and manual |
| 74 | Adverse Media/Negative News? | |
| 71 | Does the Entity have a risk based approach to | |
| | screening customers and connected parties to | Yes |
| | determine whether they are PEPs, or controlled by | |
| 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 | |
| 70 | processes to review and escalate potential matches from screening customers and connected parties to | Yes |
| 74 | determine whether they are PEPs, or controlled by | |
| 74 | Is KYC renewed at defined frequencies based on risk | Yes |
| | rating (Periodic Reviews)? | |
| 74 a | If yes, select all that apply: | |
| 74 a1 | Less than one year | Yes |
| 74 a2 | 1 - 2 years | Yes |
| 74 a3 | 3 - 4 years | Yes |
| 74 a4 | 5 years or more | No |
| 74 a5 | Trigger-based or perpetual monitoring reviews | Yes |
| 74 a6 | Other (Please specify) | |
| 75 | Does the Entity maintain and report metrics on current and past periodic or trigger event due | Yes |
| 76 | From the list below, which categories of customers or | |
| 70 | industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme? | |
| 76 a | Arms, defence, military | Do not have this category of customer or industry |
| | | EDD on risk-based approach |
| 76 b 76 b1 | Respondent Banks If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles | Yes |
| 76 c | Embassies/Consulates | EDD on risk-based approach |
| 76 d | Extractive industries | Do not have this category of customer or industry |
| 76 e | Gambling customers | Prohibited |
| 76 f | General Trading Companies | EDD on risk-based approach |
| 76 g | Marijuana-related Entities | Prohibited |
| 76 h | MSB/MVTS customers | EDD on risk-based approach |
| | | |
| 76 i | Non-account customers | Restricted |
| 76 j | Non-Government Organisations | EDD on risk-based approach |
| 76 k | Non-resident customers | Restricted |
| 76 I | Nuclear power | EDD on risk-based approach |
| 76 m | Payment Service Providers | EDD on risk-based approach |
| 76 n | PEPs | EDD on risk-based approach |
| 76 o | PEP Close Associates | EDD on risk-based approach |
| 76 p | PEP Related | EDD on risk-based approach |
| 76 g | Precious metals and stones | EDD on risk-based approach |
| 76 r | Red light businesses/Adult entertainment | Prohibited |
| 76 s | Regulated charities | EDD on risk-based approach |
| 76 t | Shell banks | Prohibited |
| | Travel and Tour Companies | |
| 76 u | | EDD on risk-based approach |
| 76 v | Unregulated charities | EDD on risk-based approach |
| 76 w | Used Car Dealers | EDD on risk-based approach |
| 76 x | Virtual Asset Service Providers | EDD on risk-based approach |
| 76 y | Other (specify) | |
| 77 | If restricted, provide details of the restriction | |
| | | Restricted to provide particular type of product such as deposit account. |
| 78 | Does EDD require senior business management and/or compliance approval? | Yes |
| 78 a | If Y indicate who provides the approval: | Compliance |
| 79 | Does the Entity have specific procedures for onboarding entities that handle client money such as lawyers, accountants, consultants, real estate agents? | No |
| 80 | Does the Entity perform an additional control or | |
| | quality review on clients subject to EDD? | Yes |

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| 81 | Confirm that all responses provided in the above | Yes |
| 01 - | Section are representative of all the LE's branches | |
| 81 a | If N, clarify which questions the difference/s relate to and the branch/es that this applies to | |
| | 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 | TORING & REPORTING | |
| 83 | Does the Entity have risk based policies, procedures | |
| | and monitoring processes for the identification and | Yes |
| 84 | reporting of suspicious activity? What is the method used by the Entity to monitor | |
| 04 | transactions for suspicious activities? | Combination of automated and manual |
| 84 a | If manual or combination selected, specify what | |
| | | Wire Transfer(Foreign remittance) |
| | | The purpose of the remittance and validation of the remittance are checked manually before the |
| | | transaction is executed. |
| 84 b | If automated or combination selected, are internal | V 1 |
| | system or vendor-sourced tools used? | Vendor-sourced tools |
| 84 b1 | If 'Vendor-sourced tool' or 'Both' selected, | |
| | what is the name of the vendor/tool? | The system vendor: SCSK Corporation |
| | | The tool name: Bank Savior |
| | | |
| 84 b2 | When was the tool last updated? | < 1 year |
| 84 b3 | When was the automated Transaction | · · · · · · · · · · · · · · · · · · · |
| J-1 JU | Monitoring application last calibrated? | <1 year |
| 85 | Does the Entity have regulatory requirements to | Yes |
| | report suspicious transactions? | 100 |
| 85 a | If Y, does the Entity have policies, procedures and | Yes |
| | processes to comply with suspicious transaction reporting requirements? | res |
| 86 | Does the Entity have policies, procedures and | |
| 00 | processes to review and escalate matters arising from | Vac |
| | the monitoring of customer transactions and activity? | 165 |
| 87 | Does the Entity have a data quality management | |
| 07 | programme to ensure that complete data for all | Yes |
| | transactions are subject to monitoring? | |
| 88 | Does the Entity have processes in place to respond | |
| | to Request For Information (RFIs) from other entities | Yes |
| 89 | in a timely manner? Does the Entity have processes in place to send | |
| 89 | | Yes |
| | a timely manner? | |
| 90 | Confirm that all responses provided in the above | Yes |
| | Section are representative of all the LE's branches | 100 |
| 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. | |
| | | |
| alguna de | 4 | |
| 9. PAYM | IENT TRANSPARENCY | |
| 92 | Does the Entity adhere to the Wolfsberg Group | Yes |
| | ID . T O: 1 10 | |
| | Payment Transparency Standards? | |
| 93 | Does the Entity have policies, procedures and | |
| 93 | Does the Entity have policies, procedures and processes to comply with and have controls in place | |
| 2.0 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: | Yes |
| 93 a | Does the Entity have policies, procedures and processes to comply with and have controls in place | Yes Yes |
| 2.0 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 | |
| 93 a 93 b | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations | Yes |
| 93 a 93 b | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations | |
| 93 a 93 b | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion of required and accurate originator information in | Yes Act on Prevention of Transfer of Criminal Proceeds. |
| 93 a 93 b 93 b1 | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act |
| 93 a 93 b 93 b1 93 c | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages? | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act |
| 93 a 93 b 93 b 93 c | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages? Does the Entity have controls to support the inclusion of required beneficiary information cross—border payment messages? | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act Yes |
| 93 a 93 b 93 b1 93 c | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages? Does the Entity have controls to support the inclusion of required beneficiary information cross-border payment messages? If Y, does the Entity have procedures to include | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act Yes Yes |
| 93 a 93 b 93 b1 93 c | Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with: FATF Recommendation 16 Local Regulations If Y, specify the regulation If N, explain Does the Entity have controls to support the inclusion of required and accurate originator information in cross border payment messages? Does the Entity have controls to support the inclusion of required beneficiary information cross—border payment messages? | Yes Act on Prevention of Transfer of Criminal Proceeds. Foreign Exchange and Foreign Trade Act 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 | | |
| 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 invisidation)? | 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' | |
| 102 a1 | Are internal system of vendor-sourced tools | Vendor-sourced tools |
| 102 a1a | If a 'vendor-sourced tool' or 'both' selected, what is the name of the vendor/tool? | The system vendor: SWIFT The tool name: Transaction Screening The system vendor: JCIF The tool name: Terrorist Searching System |
| 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 | < 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 |
| 104 105 | What is the method used by the Entity? Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to sanctions screening? | Combination of automated and manual 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 с | Office of Financial Sanctions Implementation HMT | Used for filtering transactional data |
| 106 d | European Union Consolidated List (EU) | Used for filtering transactional data |
| 106 e 106 f | Lists maintained by other G7 member countries Other (specify) | Used for filtering transactional data |
| | | MOF(Japan) |
| 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 Deep the Entity have a physical presence a g | 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 | Yes |
|------------------|--|---|
| | 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 | TE | |
| 110 | If appropriate, provide any additional information/context to the answers in this section. | |
| | information/ context to the answers in this section. | |
| | | |
| de Trans | NO & FOLICATION | |
| 111 | ING & EDUCATION Does the Entity provide mandatory training, which | |
| 111 a | Identification and reporting of transactions to | |
| | government authorities | Yes |
| 111 b | Examples of different forms of money laundering, | V |
| | terrorist financing and sanctions violations relevant for the types of products and services offered | res |
| 111 c | Internal policies for controlling money laundering, | V |
| | terrorist financing and sanctions violations | Yes |
| 111 d | New issues that occur in the market, e.g. | Yes |
| 111 e | significant regulatory actions or new regulations 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 Yes |
| 112 d | 3rd Line of Defence | Yes |
| 112 e | Third is a second of the secon | Not Applicable |
| | been outsourced | |
| 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 | Yes |
| | activities? | |
| 114 | Does the Entity provide customised training for AML, | |
| 117 | CTF and Sanctions staff? | Yes |
| 114 a | If Y, how frequently is training delivered? | Annually |
| 115 | Confirm that all responses provided in the above | Yes |
| 115 a | Section are representative of all the LE's branches If N, clarify which questions the difference/s relate | |
| 110 a | to and the branch/es that this applies to. | |
| | | |
| | | |
| 116 | If appropriate, provide any additional | |
| | information/context to the answers in this section. | |
| | | |
| | | |
| 12. QUALI | TY ASSURANCE / COMPLIANCE TESTING | |
| 117 | Does the Entity have a program wide risk based | V. |
| | Quality Assurance programme for financial crime | Yes |
| 118 | (separate from the independent Audit function)? Does the Entity have a program wide risk based | |
| | Compliance Testing process (separate from the | Yes |
| | independent Audit function)? | |
| 119 | Confirm that all responses provided in the above | Yes |
| 119 a | Section are representative of all the LE's branches If N, clarify which questions the difference/s relate | |
| 110 a | to and the branch/es that this applies to. | |
| | | |
| | | |
| | | |
| 120 | If appropriate provide any additional | |
| 120 | If appropriate, provide any additional information/context to the answers in this section. | |
| 120 | 1 | |
| 120 | 1 | |
| 120 13. AUDIT | information/context to the answers in this section. | |
| | information/context to the answers in this section. In addition to inspections by the government | |
| 13. AUDIT | In addition to inspections by the government supervisors/regulators, does the Entity have an | |
| 13. AUDIT | In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other | Yes |
| 13. AUDIT | 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 | Yes |
| 13. AUDIT | 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 | Yes |
| 13. AUDIT | 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 | Yes |
| 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? How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the | |
| 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 oractices on a regular basis? How often is the Entity audited on its AML, CTF, | Yes Component based reviews Not Applicable |

| | Wollsberg Group Gol | respondent Banking Due Diligence Questionnaire (CBDDQ) V1.4 |
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| 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 | Enterprise Wide Risk Assessment | Yes |
| 123 с | Governance | Yes |
| 123 d | KYC/CDD/EDD and underlying methodologies | 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 | Transaction Monitoring | Yes |
| 123 j | Transaction Screening including for sanctions | Yes |
| 123 k | Training & Education | 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. FRAL | | |
| | | |
| 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 | 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. | |

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)

(Financial Institution name) is fully committed to the fight against financial crime and makes The Mivazaki Bank, Ltd.

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.

I, _Hiroaki Kawasaki_ (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.

(MLRO 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 I. Hideaki Nei honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.

BUCSOLI (Signature & Date)

January 19, 202 X
(Signature & Date)