the Wolfsberg Group

Financial Institution Name: Location (Country) :

Joint stock commercial bank with foreign capital "Hamkorbank" 85, Bobur street, Andijan, 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 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.

No#	Question	Answer
1. ENTITY	& OWNERSHIP	
1	Full Legal Name	Joint stock commercial bank with foreign capital "Hamkorbank"
2	Append a list of foreign branches which are covered by this questionnaire	
3	Full Legal (Registered) Address	85 Bobur Avenue, Andijan city, Uzbekistan
4	Full Primary Business Address (if different from above)	85 Bobur Avenue, Andijan city, Uzbekistan
5	Date of Entity incorporation/establishment	30.08.1991
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No 🔽
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/Mutual	No 🔽
6 c	Government or State Owned by 25% or more	No 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	Ikram Ibragimov-59.21%
7	% of the Entity's total shares composed of bearer shares	0%
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	No ·
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	
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	Central bank of Republic of Uzbekistan
11	Provide Legal Entity Identifier (LEI) if available	253400QLNK164AFJ2E30
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A

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13	Jurisdiction of licensing authority and regulator of	Republic of Uzbekistan
	ultimate parent	
		N ,
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	No 💌
14 c	Commercial Banking	Yes
14 d	Transactional Banking	Yes
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes No Yes
14 g	Securities Services/Custody	No .
14 h	Broker/Dealer	Yes
14 i	Multilateral Development Bank	No 🔽
14 j	Wealth Management	No 🗔
14 k	Other (please explain)	
15	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction to the location where bank services are provided)	No Y
15 a	If Y, provide the top five countries where the non- resident customers are located.	
16	Select the closest value:	
16 a	Number of employees	1001-5000
16 b	Total Assets	Greater than \$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.	
18	If appropriate, provide any additional information/context to the answers in this section.	3
	UCTS & SERVICES	
19	OCTO & SERVICES	
	Does the Entity offer the following products and services:	
19 a	Does the Entity offer the following products and	Yes
	Does the Entity offer the following products and services: Correspondent Banking	Yes
19 a 19 a1 19 a1a	Does the Entity offer the following products and services:	Yes Ves
19 a1	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking	等性的Control (1915年) 1915年 (1915年) 1916年 (1916年) 1916年 (1916年) 1916年 (1916年)
19 a1 19 a1a	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to	Yes
19 a1 19 a1a 19 a1b	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with	Yes Van
19 a1 19 a1a 19 a1b 19 a1c	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships	Yes Ves Ves
19 a1 19 a1a 19 a1b 19 a1c	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks?	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
19 a1 19 a1a 19 a1b 19 a1c 19 a1c	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity allow downstream relationships with foreign banks?	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
19 a1 19 a1a 19 a1b 19 a1c 19 a1d 19 a1e	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to regulated Money Services Businesses	Yes No Yes Yes Yes V Yes
19 a1 19 a1a 19 a1b 19 a1c 19 a1c 19 a1d 19 a1e 19 a1f	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and 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 Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider	Yes No Yes Yes Yes V Yes
19 a1 19 a1a 19 a1b 19 a1c 19 a1c 19 a1d 19 a1e 19 a1f	Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and 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 Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	Yes No Yes Yes Yes No No Yes No Yes

		•	
19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	Please select	
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?	Yes	•
19 i1	If Y, please select all that apply below?		210
19 i2	Third Party Payment Service Providers	No	e e
19 i3	Virtual Asset Service Providers (VASPs)	No	
19 i4	eCommerce Platforms	No	
19 i5	Other - Please explain	v	
19 j	Private Banking	No I	
19 k	Remote Deposit Capture (RDC)	No	
191	Sponsoring Private ATMs	No	
19 m	Stored Value Instruments	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, the applicable level of due diligence:		
19 p1	Check cashing service	No	
19 p1a	If yes, state the applicable level of due diligence	Please select	
19 p2	Wire transfers		
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	No I	
19 p4a	If yes, state the applicable level of due diligence	Please select	
19 p5			
. a pa	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.		
19 ps	please provide more detail here, including		
	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by	Yes	~
19 q	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above	Yes	V
19 q 20	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to	Yes	_
19 q 20 20 a 21	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section.	Yes	~
19 q 20 20 a 21 3. AML, Q	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	Tes	~
19 q 20 20 a 21 3. AML, C	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient	Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening	Yes Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership	Yes Yes Yes Yes	Y
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting	Yes Yes Yes Yes Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d 22 e	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD	Yes Yes Yes Yes Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting	Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d 22 e	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD	Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d 22 e 22 f	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD	Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d 22 e 22 f 22 g	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. OTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing	Yes	
19 q 20 20 a 21 3. AML, C 22 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. OTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review	Yes	
19 q 20 20 a 21 3. AML, O 22 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h 22 i	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. OTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures	Yes	
19 q 20 20 a 21 3. AML, O 22 22 a 22 b 22 c 22 d 22 e 22 f 22 g 22 h 22 i 22 j	please provide more detail here, including describing the level of due diligence. Other high-risk products and services identified by the Entity (please specify) Confirm that all responses provided in the above Section are representative of all the LE's branches. If N, clarify which questions the difference/s relate to and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. CTF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient Adverse Information Screening Beneficial Ownership Cash Reporting CDD EDD Independent Testing Periodic Review Policies and Procedures PEP Screening	Yes	

Page 3

22 m	Suspicious Activity Reporting	Yes	and the
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?	11-100	•
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	debol
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. ANTI	BRIBERY & CORRUPTION		THE SECOND
30	Has the Entity documented policies and procedures		1000
	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:		S BUTT
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	٠
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	V
38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?	Yes	v
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 ь	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:		THE
42 a	Board and senior Committee Management	Yes	
42 b	1st Line of Defence	Yes	000
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	5
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes	Š
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	10.40
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.	CTF & SANCTIONS POLICIES & PROCEDURES		100
46	Has the Entity documented policies and procedures		100
	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			100
	Are the Entity's policies and procedures updated at least annually?	Yes	
48		Yes	
1839	least annually? Has the Entity chosen to compare its policies and	Yes Yes	
48 a	least annually? Has the Entity chosen to compare its policies and procedures against:		
48 a 48 a1 48 b	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes	
48 a 48 a1 48 b 48 b1	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes Yes	
48 a 48 a1 48 b 48 b1	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards	Yes Yes Yes	
48 a 48 a1 48 b 48 b1 49	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results?	Yes Yes Yes	
48 a 48 a1 48 b 48 b1 49 a	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous	Yes Yes Yes Yes Yes	
48 a 48 a 1 48 b 48 b 1 49 49 a 49 b	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for	Yes Yes Yes Yes Yes	
48 a 48 a1 48 b 48 b1 49 a 49 a 49 c	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes Yes Yes Yes Yes Yes Yes	
48 a 48 a1 48 b 48 b1 49 a 49 a	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide	Yes Yes Yes Yes Yes Yes	
48 a 48 a 1 48 b 48 b 1 49 49 a 49 b 49 c 49 d	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks Prohibit opening and keeping of accounts for	Yes Yes Yes Yes Yes Yes Yes Yes Yes	,
48 a 48 a 1 48 b 48 b 1 49 49 a 49 b 49 c 49 d 49 e	least annually? Has the Entity chosen to compare its policies and procedures against: U.S. Standards If Y, does the Entity retain a record of the results? EU Standards If Y, does the Entity retain a record of the results? Does the Entity have policies and procedures that: Prohibit the opening and keeping of anonymous and fictitious named accounts Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs Prohibit dealing with other entities that provide banking services to unlicensed banks Prohibit accounts/relationships with shell banks Prohibit dealing with another entity that provides services to shell banks	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.		
C 4441 C	TE & CANCETONS DISK ASSESSMENT		
54	TF & SANCTIONS RISK ASSESSMENT Does the Entity's AML & CTF EWRA cover the		
1707	inherent risk components detailed below:		
54 a	Client	Yes	
54 b	Product	Yes	_=
54 c	Observat	v.	
54 4	Channel	Yes	•
54 d 55	Channel Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes Yes	V
A. C.	Geography Does the Entity's AML & CTF EWRA cover the		V
55	Geography Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	Yes	
55 a 55 b 55 c	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	
55 a 55 b	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 Yes Yes Yes Yes Yes	
55 a 55 b 55 c 55 d 55 e	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 Yes	
55 a 55 b 55 c 55 d 55 e	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 Yes	
55 a 55 b 55 c 55 d 55 c	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	
55 a 55 b 55 c 55 d 55 e	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 Yes	
55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56	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	Yes	
55 a 55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56	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	Yes	
55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56 a 57 a	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	Y Y
55 a 55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56 a 57 a 57 b	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	
55 a 55 a 55 b 55 c 55 d 55 e 55 f 55 g 55 h 56 56 a 57 57 a 57 a 57 c	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	
55 a 55 a 55 b 55 c 55 d 55 c 55 d 55 e 55 f 55 g 55 h 56 56 a 57 57 a 57 b 57 c 57 d	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	
55 a 55 a 55 b 55 c 55 d 55 c 55 d 55 6 55 f 55 g 55 h 56 a 57 a 57 a 57 c 57 d 58	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	
55 a 55 a 55 b 55 c 55 d 55 c 55 d 55 c 55 d 55 c 55 f 55 g 55 h 56 a 57 57 a 57 b 57 c 57 d 58 a 58 a	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	Yes Yes	
55 a 55 a 55 b 55 c 55 d 55 c 55 d 55 6 55 f 55 g 55 h 56 a 57 a 57 a 57 c 57 d 58	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 and the branch/es that this applies to.		
61	If appropriate, provide any additional information/context to the answers in this section.		
7. KYC,	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 onboarding or within 30 days?	Yes	•
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	Ť
64 g	Source of funds	Yes	
64 h	Source of wealth	Yes	
65	Are each of the following identified: Ultimate beneficial ownership		
65 a	Are ultimate beneficial owners verified?	Yes	¥
65 a1		Yes	Ť
65 b	Authorised signatories (where applicable)	Yes	
65 c 65 d	Key controllers Other relevant parties		
66	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification?	10070	•
67	Does the due diligence process result in customers receiving a risk classification?	Yes	•
67 a	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:		THE REAL PROPERTY.
67 a1	Product Usage	Yes	Sin
67 a2	Geography	Yes	
67 a3	Business Type/Industry		
67 a4	Legal Entity type	Yes	Ţ
67 a5 67 a6	Adverse Information Other (specify)	Yes	~
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:		alia.
68 a1	Onboarding	Yes	¥
68 a2	KYC renewal	Yes	i en
68 a3	Trigger event	Yes	
68 a4 68 a4a	Other If yes, please specify "Other"	Yes	
69	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News?	Yes	¥ 134
69 a	If Y, is this at:		
69 a1	Onboarding	Yes	
69 a2	KYC renewal	Yes	-

69 a3	Trigger event	Yes	V
70	What is the method used by the Entity to screen for		•
	Adverse Media/Negative News?	Combination of automated and manual	M
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?		•
71 a	If Y, is this at:		
71 a1	Onboarding	Yes	
71 a2	KYC renewal	Yes	The state of the s
71 a3	Trigger event	Yes	
72 73	What is the method used by the Entity to screen PEPs?	Automated	
13	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	1000
74 a2 74 a3	1 – 2 years 3 – 4 years	Yes	
74 a3	5 years or more	No 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	Y-	
	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	T
76 d	Extractive industries	EDD on risk-based approach	
76 e	Gambling customers	Prohibited	
76 f	General Trading Companies	EDD on risk-based approach	v
76 g	Marijuana-related Entities	Prohibited	<u> </u>
76 h	MSB/MVTS customers	Prohibited	
76 i	Non-account customers	EDD on risk-based approach	■
76 j	Non-Government Organisations	EDD on risk-based approach	E.A
76 k	Non-resident customers	EDD on risk-based approach	
76 I	Nuclear power	Prohibited	~
76 m	Payment Service Providers	EDD on risk-based approach	T
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 q	Precious metals and stones	EDD on risk-based approach	
76 r	Red light businesses/Adult entertainment	Prohibited	\ \times \ \
76 s	Regulated charities	EDD on risk-based approach	▼
76 t	Shell banks	Prohibited	V
76 u	Travel and Tour Companies	EDD on risk-based approach	<u> </u>
76 v	Unregulated charities	Prohibited	
76 w	Used Car Dealers	EDD on risk-based approach	\ \ \
76 x	Virtual Asset Service Providers	Prohibited	·
76 y	Other (specify)		
77	If restricted, provide details of the restriction		
78	Does EDD require senior business management and/ or compliance approval?	Yes	÷
_			

78 a	If Y indicate who provides the approval:	Both
79	Does the Entity have specific procedures for	
	onboarding entities that handle client money such as	Yes
	lawyers, accountants, consultants, real estate agents?	
80	Does the Entity perform an additional control or	Yes
	quality review on clients subject to EDD?	Tes III
81	Confirm that all responses provided in the above	Ver
10000	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. MONI	TORING & REPORTING	
83	Does the Entity have risk based policies, procedures	
	and monitoring processes for the identification and	Yes
	reporting of suspicious activity?	
84	What is the method used by the Entity to monitor	Combination of automated and manual
	transactions for suspicious activities?	
84 -	If manual or combination selected, specify what	
84 a	type of transactions are monitored manually	
	type of varisactions are monitored mandally	
20120	If automated or combination selected, are internal	Both
84 b	system or vendor-sourced tools used?	
0414	165/ander assessed to all as IRath I as leasted substile	Internal Control System of iABS (FIDO-BUSNIESS LLC) and Internal Reporting System (Bank own
84 b1	If Vendor-sourced tool' or 'Both' selected, what is	soft), SWIFT Payment Control (SWIFT), Fraud Management (Tieto)
	the name of the vendor/tool?	
84 b2	When was the tool last updated?	< 1 year
20.00		
84 b3	When was the automated Transaction Monitoring	< 1 year
	application last calibrated?	17,000
leated .		
85	Does the Entity have regulatory requirements to	Yes
	report suspicious transactions?	Table 1
Section :		
85 a	If Y, does the Entity have policies, procedures and	
	processes to comply with suspicious transaction	Yes
	reporting requirements?	
86	Does the Entity have policies, procedures and	
	processes to review and escalate matters arising from	Yes
	the monitoring of customer transactions and activity?	
87	Does the Entity have a data quality management	
	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
	in a timely manner?	
89	Does the Entity have processes in place to send	
09	Requests for Information (RFIs) to their customers in	Yes
	a timely manner?	100
90	Confirm that all responses provided in the above	Yes
	Section are representative of all the LE's branches	
90 a	If N, clarify which questions the difference/s relate to	
	and the branch/es that this applies to	
01	If appropriate provide any additional	
91	If appropriate, provide any additional	
	information/context to the answers in this section.	
9. PAYMI	ENT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group	Total Control of the
	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	"Law of Republic of Uzbekistan on combating the legalization of income derived from criminal activity, countering the financing of terrorism and financing of proliferation of weapons of mass distruction" (1660-II dd 26/08/2004) "Internal Control Regulations on combating the legalization of income derived from criminal activity countering the financing of terrorism and financing of proliferation of weapons of mass distruction
93 c	If 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. SAN	CTIONS	
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	Yes
	at foreign financial institutions?	
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?	Automated
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?	Internal Control System of iABS (FIDO-BUSNIESS LLC), SWIFT Transaction Screening (SWIFT), World Check (Refinitive LTD)
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)	Please select
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
04	What is the method used by the Entity?	Automated

105	Does the Entity have a data quality management programme to ensure that complete data for all	Yes	
106	transactions are subject to sanctions screening? Select the Sanctions Lists used by the Entity in its		
106 a	sanctions screening processes: Consolidated United Nations Security Council		
106 b	Sanctions List (UN) United States Department of the Treasury's Office of	Used for screening customers and beneficial owners and for filtering transactional data	
	Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transactional data	
106 с	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	Not used	
106 f	Other (specify)	National List of Uzbekistan France (Journal Officiel Francais) Netherlands (NNTS)	
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. TRAIN	ING & 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 Yes	
112 b	1st Line of Defence	Yes	
112 c 112 d	2nd Line of Defence 3rd Line of Defence	Yes Yes	
112 a	Third parties to which specific FCC activities have	105	
	been outsourced	Not Applicable	
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?	Yes	
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	260	
	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.	*
12. QUALI	TY ASSURANCE /COMPLIANCE TESTING	
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	Component-based reviews
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 c 123 d	Governance KYC/CDD/EDD and underlying methodologies	Yes Yes Yes Yes Yes Yes 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	Transaction Monitoring	Yes
123 j 123 k	Transaction Screening including for sanctions Training & Education	Yes Yes
123	Other (specify)	res
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. FRAU		
127	Does the Entity have policies in place addressing fraud risk?	Yes
128	Does the Entity have a dedicated team responsible	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.	
	[12] 14 7 [18] 14 1 [18] 15 [18] 16 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Declaration Anti- Mone JSCB "Ha every effor	y Laundering, Chief Compliance Officer, Global Head of Financial mkorbank" (Financial Institut t to remain in full compliance with all applicable financial crime laws	cing or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts. we and sustainable controls to combat financial crime in order to protect its reputation and to meet its
Anti- Mone JSCB "Ha every effor The Finance legal and re	y Laundering, Chief Compliance Officer, Global Head of Financial mkorbank" (Financial Institut t to remain in full compliance with all applicable financial crime laws cial Institution understands the critical importance of having effective gulatory obligations. cial Institution recognises the importance of transparency regarding	Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts.
Declaration Anti- Mone JSCB "Ha every effor The Finance legal and re The Finance standards. The Finance	y Laundering, Chief Compliance Officer, Global Head of Financial Institut It to remain in full compliance with all applicable financial crime laws cial Institution understands the critical importance of having effective gulatory obligations. cial Institution recognises the importance of transparency regarding	Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts. we and sustainable controls to combat financial crime in order to protect its reputation and to meet its g parties to transactions in international payments and has adopted/is committed to adopting these y with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles.
Declaration Anti- Mone JSCB "Ha every effor The Finance legal and re The Finance standards. The Finance The finance The finance	y Laundering, Chief Compliance Officer, Global Head of Financial mkorbank" (Financial Institut t to remain in full compliance with all applicable financial crime laws cial Institution understands the critical importance of having effecti egulatory obligations. cial Institution recognises the importance of transparency regardin cial Institution further certifies it complies with / is working to compl	Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts. we and sustainable controls to combat financial crime in order to protect its reputation and to meet its g parties to transactions in international payments and has adopted/is committed to adopting these by with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. will be updated no less frequently than every eighteen months.
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Declaration Anti- Mone JSCB "Ha every effor The Financh legal and no The Financh The Financh The Inform The Financh	y Laundering, Chief Compliance Officer, Global Head of Financial mkorbank" (Financial Institut to remain in full compliance with all applicable financial crime laws cial Institution understands the critical importance of having effective gulatory obligations. cial Institution recognises the importance of transparency regardin cial Institution further certifies it complies with / is working to compliation provided in this Wolfsberg CBDDQ will be kept current and veial Institution commits to file accurate supplemental information or eksandr (Global Head of resprovided in this Wolfsberg CBDDQ are complete and correct to	Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes is, regulations and standards in all of the jurisdictions in which it does business and holds accounts. we and sustainable controls to combat financial crime in order to protect its reputation and to meet its g parties to transactions in international payments and has adopted/is committed to adopting these y with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles. will be updated no less frequently than every eighteen months. a timely basis. of Correspondent Banking or equivalent), certify that I have read and understood this declaration, that my honest belief, and that I am authorised to execute this declaration on behalf of the Financial invalent), certify that I have read and understood this declaration, that the answers provided in this am authorised to execute this declaration on behalf of the Financial Institution.

the Wolfsberg Group

Financial Institution Name: Location (Country):

Joint stock commercial bank with foreign capital "Hamkorbank" 85, Bobur street, Andijan, 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 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.

No#	Question	Answer
	& OWNERSHIP	
1	Full Legal Name	Joint stock commercial bank with foreign capital "Hamkorbank"
2	Append a list of foreign branches which are covered by this questionnaire	
3	Full Legal (Registered) Address	85 Bobur Avenue, Andijan city, Uzbekistan
4	Full Primary Business Address (if different from above)	85 Bobur Avenue, Andijan city, Uzbekistan
5	Date of Entity incorporation/establishment	30.08.1991
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No 🔻
6 a1	If Y, indicate the exchange traded on and ticker 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	Ikram Ibragimov-59.21%
7	% of the Entity's total shares composed of bearer shares	0%
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL)?	No 💌
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	
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	Central bank of Republic of Uzbekistan
11	Provide Legal Entity Identifier (LEI) if available	253400QLNK164AFJ2E30
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A

	Jurisdiction of licensing authority and regulator of ultimate parent	Republic of Uzbekistan
14	Select the business areas applicable to the Entity	
14 a	Retail Banking	Yes
14 b	Private Banking	No .
14 c	Commercial Banking	No Yes Yes Yes Yes Yes Yes You Yes You Yes You You You You No
	Transactional Banking	V
14 d		Yes
14 e	Investment Banking	Yes
14 f	Financial Markets Trading	Yes
14 g	Securities Services/Custody	No Control Control
14 h	Broker/Dealer	Yes
14 i	Multilateral Development Bank	No 💌
14 j	Wealth Management	No .
14 k	Other (please explain)	
15	Does the Entity have a significant (10% or more) portfolio of non-resident customers or does it derive more than 10% of its revenue from non-resident customers? (Non-resident means customers primarily resident in a different jurisdiction 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 closest value:	
16 a	Number of employees	1001-5000
16 b	Total Assets	Greater than \$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.	
18	If appropriate, provide any additional information/context to the answers in this section.	
	information/context to the answers in this section. UCTS & SERVICES	
	information/context to the answers in this section.	
2. PROD	ucts & services Does the Entity offer the following products and	Yes
2. PROD 19	UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking	Yes
2. PROD 19	UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking	YesYes
2. PROD 19 19 a 19 a	UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y	
2. PROD 19 19 a 19 a 19 a1 19 a1a	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to	Yes
2. PROD 19 19 a 19 a 19 a1 19 a1a 19 a1b	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with	Yes V
2. PROD 19 19 a 19 a 19 a 19 a 19 a 19 a 10 a 10 a 10 a 10 a 10 a 10 a 10 a 10	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking	Yes Yes
2. PROD 19 19 a 19 a 19 a1 19 a1a 19 a1b 19 a1c	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships	Yes Yes Yes
2. PROD 19 19 a 19 a1 19 a1a 19 a1b 19 a1c 19 a1d 19 a1d	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? Does the Entity have processes and 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 Services (MVTSs)?	Yes No Yes Yes No Yes
2. PROD 19 19 a 19 a1 19 a1a 19 a1a 19 a1c 19 a1d 19 a1d 19 a1f	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to regulated Money Services Businesses	Yes No Yes Yes Yes Yes V
2. PROD 19 19 a 19 a1 19 a1a 19 a1b 19 a1c 19 a1d 19 a1f 19 a1f	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to identify downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider	Yes No Yes Yes Yes Yes V
2. PROD 19 19 a 19 a 19 a1 19 a1a 19 a1b 19 a1c 19 a1d 19 a1f 19 a1f 19 a1f	information/context to the answers in this section. UCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and 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 Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	Yes No Yes Yes Yes No You You You You You You You

19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with	Please select
	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 Control Control
19 f	International Cash Letter	No Yes No No No No
19 g	Low Price Securities	
19 h	Payable Through Accounts	No No
19 i	Payment services to non-bank entities who may then offer third party payment services to their customers?	Yes
19 i1	If Y, please select all that apply below?	
19 i2	Third Party Payment Service Providers	No Control Control
19 i3	Virtual Asset Service Providers (VASPs)	No Control Control
19 i4	eCommerce Platforms	No
19 i5	Other - Please explain	
19 j	Private Banking	No East
19 j	Remote Deposit Capture (RDC)	No Signature No Si
19 K	Sponsoring Private ATMs	No E
19 m	Stored Value Instruments	No Control Con
19 m 19 n	Trade Finance	
Lana Grant		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, the applicable level of due diligence:	
19 p1	Check cashing service	No
19 p1a	If yes, state the applicable level of due diligence	Please select
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	No 🗀
19 p4a	If yes, state the applicable level of due diligence	Please select
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)	
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.	
3 AMI (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
		• VITANI

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CBDDQ

22 m	Suspicious Activity Reporting	Yes	100
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?	11-100	•
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		
	December of the bound of the bloom of the Co		_
27	Does the entity have a whistleblower policy?	Yes	
	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. ANT	I BRIBERY & CORRUPTION		9 60
30	Has the Entity documented policies and procedures		Property of
	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:		507
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 с	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	V
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		

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:		Hill
42 a	Board and senior Committee Management	Yes	
42 b	1st Line of Defence	Yes	
42 c	2nd Line of Defence	Yes	1000
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.	CTF & SANCTIONS POLICIES & PROCEDURES		100
46	Has the Entity documented policies and procedures		20
	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	alasta d
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	Mary 1
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	No.
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 е		8805	
	Prohibit dealing with another entity that provides services to shell banks	Yes	•
49 f	services to shell banks Prohibit opening and keeping of accounts for	Yes Yes	*
31375.17	services to shell banks		
49 f 49 g 49 h	services to shell banks Prohibit opening and keeping of accounts for Section 311 designated entities Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de	Yes	

49 j 49 j 49 k 49 l 49 m 50 51	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates 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 Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal "watchlists" Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary	Yes Yes Yes Yes Yes Yes	· ·
49 k 49 l 49 m 49 n 50	terminating existing customer relationships due to financial crime risk Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates 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 Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal "watchlists"	Yes Yes	
49 II 49 m 49 n 50	crime reasons that applies across the entity, including foreign branches and affiliates 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 Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal "watchlists" Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary	Yes	
49 m 49 n 50	handle customers that were previously exited for financial crime reasons if they seek to re-establish a relationship Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal "watchlists" Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary	Yes	
49 n 50	sanctions, PEPs and Adverse Media/Negative News Outline the processes for the maintenance of internal "watchlists" Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary	The control of the co	
51	internal "watchlists" Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary	Yes	•
51	similar document which defines a risk boundary		-
70.00	around their business?	Yes	•
51 0	Does the Entity have record retention procedures that comply with applicable laws?	Yes	¥
JIA	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 AMI CTE	& SANCTIONS RISK ASSESSMENT		Cal.
54	Does the Entity's AML & CTF EWRA cover the		
54 a	inherent risk components detailed below: Client	Yes	
54 b	Product	Yes	
54 c	Channel	Yes	¥
54 d	Geography	Yes	
55	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:		
55 a	Transaction Monitoring	Yes	
55 b	Customer Due Diligence	res	
55 c	PEP Identification		N.Z
55 d 55 e	Transaction Screening Name Screening against Adverse Media/Negative News	Yes Yes	•
55 f	Training and Education	Van	
55 g	Governance	Yes Yes	
55 h	Management Information		
56	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes	•
56 a	If N, provide the date when the last AML & CTF EWRA was completed.		
57	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:		
57 a	Client	Yes	major d
	Product		
57 b	Channel		1866.78
57 b 57 c	Geography Does the Entity's Sanctions EWRA cover the controls	Yes	300.0
57 b 57 c 57 d	U loge the Entitle Sanctione EMIDA cover the controle		
57 b 57 c 57 d 58	effectiveness components detailed below:		
57 b 57 c 57 d 58	effectiveness components detailed below: Customer Due Diligence	Yes	Y
57 b 57 c 57 d 58 58 a 58 b 58 c	effectiveness components detailed below:	Yes	V V

58 e 58 f 58 g 59 59 a	Name Screening Transaction Screening Training and Education Has the Entity's Sanctions EWRA been completed in the last 12 months? If N, provide the date when the last Sanctions	Yes Yes Yes Yes
58 g 59 59 a	Training and Education Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
59 59 a	Has the Entity's Sanctions EWRA been completed in the last 12 months?	
60	EWRA was completed.	
	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 and the branch/es that this applies to.	
61	If appropriate, provide any additional information/context to the answers in this section.	
7. KYC, C	DD 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 onboarding or within 30 days?	Yes
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 Yes
64 d 64 e	Ownership structure Product usage	Yes C
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:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Yes
65 b	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 applied to beneficial ownership identification?	10%
67	Does the due diligence process result in customers receiving a risk classification?	Yes
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 T
67 a3 67 a4	Business Type/Industry Legal Entity type	
67 a4	Adverse Information	Yes 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 Yes
68 a2	KYC renewal	Yes
68 a3	Trigger event	Yes C
68 a4 68 a4a	Other If yes, please specify "Other"	Yes
69	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News?	Yes
69 a 69 a1	If Y, is this at: Onboarding	Yes -

69 a3	Trigger event	Yes	6.4
70	What is the method used by the Entity to screen for	Combination of automated and manual	~
	Adverse Media/Negative News?		
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?		
71 a	If Y, is this at:		
71 a1	Onboarding	Yes	
71 a2	KYC renewal	Yes	
71 a3	Trigger event	Yes	
72 73	What is the method used by the Entity to screen PEPs?	Automated	
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	Yes	
74 a3	3 – 4 years 5 years or more	No No	
74 a5	Trigger-based or perpetual monitoring reviews	Yes	
74 a6	Other (Please specify)	1.00	
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence	Yes	Q.
	reviews?	100	
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	<u> </u>
76 b	Respondent Banks	EDD on risk-based approach	D.V.
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	NA.
76 f	General Trading Companies	EDD on risk-based approach	T
76 g	Marijuana-related Entities	Prohibited	
76 h	MSB/MVTS customers	Prohibited	▼
761	Non-account customers	EDD on risk-based approach	<u> </u>
76	Non-Government Organisations	EDD on risk-based approach	liv.
76 k	Non-resident customers	EDD on risk-based approach	
761	Nuclear power	Prohibited	N.
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 q	Precious metals and stones	EDD on risk-based approach	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
76 r	Red light businesses/Adult entertainment	Prohibited	T
76 s	Regulated charities	EDD on risk-based approach	₹
76 t	Shell banks	Prohibited	V
76 u	Travel and Tour Companies	EDD on risk-based approach	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
76 v	Unregulated charities	Prohibited	7
76 w	Used Car Dealers	EDD on risk-based approach	V
76 x	Virtual Asset Service Providers	Prohibited	×
76 y	Other (specify)		
77	If restricted, provide details of the restriction	2	
78	Does EDD require senior business management and/ or compliance approval?	Yes	## ##

Section are representative of all the LE's branches	
onboarding entities that handle client money such as lawyers, accountants, consultants, real estate agents? 80 Does the Entity perform an additional control or quality review on clients subject to EDD? 81 Confirm that all responses provided in the above Section are representative of all the LE's branches 81 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. 83 Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity? 84 What is the method used by the Entity to monitor transactions for suspicious activities? 85 Left appropriate and the answers in this section. 86 Combination of automated and manual	•
Does the Entity perform an additional control or quality review on clients subject to EDD? 1 Confirm that all responses provided in the above Section are representative of all the LE's branches 1 If N, clarify which questions the difference/s relate to and the branch/es that this applies to 1 If appropriate, provide any additional information/context to the answers in this section. 2 If appropriate, provide any additional information/context to the answers in this section. 3 Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity? 3 What is the method used by the Entity to monitor transactions for suspicious activities? 4 If manual or combination selected, specify what	•
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 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. 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. If appropriate, provide any additional information/context to the answers in this section. If appropriate, provide any additional information information information information information and reporting of suspicious activity? Yes What is the method used by the Entity to monitor transactions for suspicious activities? Combination of automated and manual If manual or combination selected, specify what	
information/context to the answers in this section. 8. MONITORING & REPORTING 83 Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity? 84 What is the method used by the Entity to monitor transactions for suspicious activities? 84 If manual or combination selected, specify what	
Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity? What is the method used by the Entity to monitor transactions for suspicious activities? Combination of automated and manual If manual or combination selected, specify what	美国公司
and monitoring processes for the identification and reporting of suspicious activity? What is the method used by the Entity to monitor transactions for suspicious activities? Combination of automated and manual If manual or combination selected, specify what	
transactions for suspicious activities? Combination of automated and manual 84 a If manual or combination selected, specify what	-
	*
type of transactions are monitored manually	
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? Internal Control System of iABS (FIDO-BUSNIESS LLC) and Internal Reportion of the vendor/tool?	ing System (Bank own
84 b2 When was the tool last updated? <1 year	~
When was the automated Transaction Monitoring application last calibrated?	•
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	•
Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity? Yes	·
Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to monitoring?	•
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	~
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.	

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	"Law of Republic of Uzbekistan on combating the legalization of income derived from criminal activity, countering the financing of terrorism and financing of proliferation of weapons of mass distruction" (1660-II dd 26/08/2004) "Internal Control Regulations on combating the legalization of income derived from criminal activity countering the financing of terrorism and financing of proliferation of weapons of mass distruction	
93 c	If 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. SAN	CTIONS		
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?	Automated	
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?	Internal Control System of iABS (FIDO-BUSNIESS LLC), SWIFT Transaction Screening (SWIFT), World Check (Refinitive LTD)	
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)		
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	
04	What is the method used by the Entity?	Automated	

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	Not used
106 f	Other (specify)	National List of Uzbekistan France (Journal Officiel Francais) Netherlands (NNTS)
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 TRAIN	ING & 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 Yes
112 b	1st Line of Defence	Yes
112 c	2nd Line of Defence	Yes
112 d	3rd Line of Defence	Yes
112 e	Third parties to which specific FCC activities have been outsourced	Not Applicable
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?	Yes
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	
115 a	and the branch/es that this applies to.	
116	If appropriate, provide any additional	
116	information/context to the answers in this section.	* * * * * * * * * * * * * * * * * * *
12. QUALI	TY ASSURANCE /COMPLIANCE TESTING	
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 123	External Third Party Does the internal audit function or other independent third party cover the following areas:	Component-based reviews
123 a	AML, CTF, ABC, Fraud and Sanctions policy and procedures	Yes
123 b	Enterprise Wide Risk Assessment	Yes
123 c	Governance	Yes Yes
123 d 123 e	KYC/CDD/EDD and underlying methodologies Name Screening & List Management	Yes Yes
123 e	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 123 l	Training & Education Other (specify)	Yes
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	JD.	
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.	
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Wolfsberg Declaratio Anti- Mone	Group Correspondent Banking Due Diligence Questionnaire 2023 (Ct in Statement (To be signed by Global Head of Correspondent Bank by Laundering, Chief Compliance Officer, Global Head of Financial	king or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Crimes Compliance OR equivalent)
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Wolfsberg Declaratio Anti- Mone JSCB "Ha every effo The Finan legal and r The Finan standards. The Finan	Group Correspondent Banking Due Diligence Questionnaire 2023 (Ct in Statement (To be signed by Global Head of Correspondent Bankey Laundering, Chief Compliance Officer, Global Head of Financial amkorbank" (Financial Institution to remain in full compliance with all applicable financial crime law could be considered to the critical importance of having effective guilatory obligations. (cial Institution recognises the importance of transparency regarding.)	king or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts. we and sustainable controls to combat financial crime in order to protect its reputation and to meet its ing parties to transactions in international payments and has adopted/is committed to adopting these by with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles.
Wolfsberg Declaratio Anti- Mone JSCB "Ha every effo The Finan legal and r The Finan standards. The Finan The inform	Group Correspondent Banking Due Diligence Questionnaire 2023 (Ct in Statement (To be signed by Global Head of Correspondent Bankey Laundering, Chief Compliance Officer, Global Head of Financial Institution to remain in full compliance with all applicable financial crime law cial Institution understands the critical importance of having effective guilatory obligations. cial Institution recognises the importance of transparency regarding the critical Institution further certifies it complies with / is working to compliance.	king or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Crimes Compliance OR equivalent) ion name) is fully committed to the fight against financial crime and makes s, regulations and standards in all of the jurisdictions in which it does business and holds accounts. We and sustainable controls to combat financial crime in order to protect its reputation and to meet its ag parties to transactions in international payments and has adopted/is committed to adopting these by with the Wolfsberg Correspondent Banking Principles and the Wolfsberg Trade Finance Principles.

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

02.04.204 (Signature & Date)

02-04-2075 Signature & Date)

Husanboy Yuldashev