

Financial Institution Name: Location (Country) : Ceskoslovenska obchodni banka, a.s. Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic

1. ENTITY & OWNERSHIP 1 Full Legal name Ceskoskovenska obchodni banka, a.s. 2 Append a list of foreign branches which are covered by this questionnaire (if applicable) CSOB a.s. has no foreign branches. 3 Full Legal (Registered) Address Prague 5, Radicka 333/150, ZIP-150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a Member Owned/Mutual No 6 a Member Owned Mutual No 6 d1 If Y, indicate the exchange traded or and ticker symbol Yes 6 d1 If Y, provide dialas of shareholders or ullimate beneficial owners with a holding of 10% or more shares No 7 % of the Entity's total shares composed of bearer shares No 8 Does the Entity total shares composed of bearer on Offstore Banking License (OEL)? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No		Question	Answer
1 Full Legal name Ceskoslovenska obchodni barka, a.s. 2 Append a list of foreign branches which are covered by this questionnaire (if applicable) CSOB a.s. has no foreign branches. 3 Full Legal (Registered) Address Prague 5, Radicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chort if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 HY, Indicate the exchange traded on and ticker symbol No 6 d1 HY housde details of shares fullicly traded) No 6 d1 HY housde of durater by 25% or more to be field in Brussels. Bagium. KSC Group NV. Both companies are domiled in Brussels. Bagium. 7 % of the Entity's total shares composed of bearer shares O% KSC Graup NV. Both companies are domiled in Brussels. Bagium. 8 Does the Entity total shares composed of bearer shares O% No 9 Does the Entity or any of its branches, operate under an Offshore Banking License (OEL)? No 9 Does the Entity identifier (LEI) if available OS9E2UEQ48R75BOTCB92			
2 Append a list of foreign branches which are covered by this questionnaire (if applicable) CSOB a.s. has no foreign branches. 3 Full Legal (Registered) Address Prague 5, Radicka 333/150, ZIP-150 57, Czech Republic 4 Full Primary Business Address (if different from above) NA 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if svalable No 6 a1 Publicly Traded (25% of shares publicly traded) No 6 a1 Publicly Traded (25% of shares publicly traded) No 6 a1 Publicly Traded (25% of shares publicly traded) No 6 a1 Privately Owner No 6 d1 Privately Consed CSOB is a wholy-owned subsidiary of KBC Bank NV, whose shares are fraged on and taker 7 % of the Entity's total shares composed of bearer shares or infrared by KBC Group NV. Both companies are the different shares are traded publicly on Euronext Brussels. 7 % of the Entity's total shares composed of bearer shares are traded publicly on Euronext Brussels. 8 Does the Entity comp of the branchies or private under an Offshore Banking License (OBL)? No 9 Does the Entity Identifier (LEI) if available CSBP2UEQ48R75B07CB92 2			
by this questionnaire (if applicable) CSUB a.s. has no foreign prances. 3 Full Legal (Registered) Address Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1984 6 Select type of ownership and append an ownership chart if available No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Privately Owned Ves 6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more share shares O% 7 % of the Entity's total shares composed of bearer shares O% 8 a Does the Entity is tranches, operate under an Offshore Banking License (OEL) ? No 9 a Does the Entity identifier (LEI) if available O% 9 Does the Entity identifier (LEI) if available </th <td>1</td> <td></td> <td>Ceskoslovenska obchodni banka, a.s.</td>	1		Ceskoslovenska obchodni banka, a.s.
by this questionnaire (if applicable) CSUB a.s. has no foreign prances. 3 Full Legal (Registered) Address Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1984 6 Select type of ownership and append an ownership chart if available No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Privately Owned Ves 6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more share shares O% 7 % of the Entity's total shares composed of bearer shares O% 8 a Does the Entity is tranches, operate under an Offshore Banking License (OEL) ? No 9 a Does the Entity identifier (LEI) if available O% 9 Does the Entity identifier (LEI) if available </th <td></td> <td></td> <td></td>			
by this questionnaire (if applicable) CSUB a.s. has no foreign prances. 3 Full Legal (Registered) Address Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1984 6 Select type of ownership and append an ownership chart if available No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Privately Owned Ves 6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more share shares O% 7 % of the Entity's total shares composed of bearer shares O% 8 a Does the Entity is tranches, operate under an Offshore Banking License (OEL) ? No 9 a Does the Entity identifier (LEI) if available O% 9 Does the Entity identifier (LEI) if available </th <td></td> <td></td> <td></td>			
by this questionnaire (if applicable) CSCB a.s. has no foreign pranches. 3 Full Legal (Registered) Address Prague 5, Radlicka 333/150, ZIP-150 57, Czech Republic 4 Full Primary Business Address (if different from above) NA 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 al Publicy Traded (25% of shares publicy traded) No 6 d Member Owned/Mutual No 6 c Government or State Owned by 25% or more band (gined) or indirech) beneficial owners with a holding of 10% or more chart if a valido of shares holders or ultimate beneficial owners with a holding of 10% or more share as tradech publicy to KBC Bank NV, whose shares. 7 % of the Entity's total shares composed of bearer shares are tradech publicy on Euronext Brussels. 8 Does the Entity Lor any of its branches, operate under an Offshore Banking License (OEL) ? 9 Does the Entity through online channels? 10 Provide services only through online channels? 10 Provide Legal Entity	2	Append a list of foreign branches which are covered	
3 Full Legal (Registered) Address Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) NA 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 6 b Member Owned/Mutual No 6 c Government or State Owned by 25% or more No No 6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more chances, Regium in the sets metion of the Entity's total shares composed of bearer shares No 7 % of the Entity's total shares composed of bearer shares O% KBC Group NV. Both companies are domicide in Busels, Belgium. KBC Group NV. Both companies are domicide in Busels, Belgium. KBC Group Shares. 8 Does the Entity, or any of its branches, operate under an Offshore Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Entity Identifier (LEI) if available OdsP2UEQ48R75BOTC892 2 AML, CTF & SANCTIONS PROGRAMME Deset ne Entity Identifier (LEI) if available 11 a	1		CSOB a.s. has no foreign branches.
Prague 5, Radicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available N/A 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) 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 No 6 d1 If Y, provide table shares composed of bearer shares O% KBC Group's shares are traded publicly on Euroext Brussels. 7 % of the Entity's total shares composed of bearer an Offshore Banking License (OBL) ? No 8 Does the Entity, or any of its branchles, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Entity Identifier (LEI) if available OgSP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME It a			
Prague 5, Radicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available N/A 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) 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 No 6 d1 If Y, provide table shares composed of bearer shares O% KBC Group's shares are traded publicly on Euroext Brussels. 7 % of the Entity's total shares composed of bearer an Offshore Banking License (OBL) ? No 8 Does the Entity, or any of its branchles, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Entity Identifier (LEI) if available OgSP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME It a			
Prague 5, Radicka 333/150, ZIP:150 57, Czech Republic 4 Full Primary Business Address (if different from above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available N/A 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) No 6 a Publicly Traded (25% of shares publicly traded) 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 No 6 d1 If Y, provide table shares composed of bearer shares O% KBC Group's shares are traded publicly on Euroext Brussels. 7 % of the Entity's total shares composed of bearer an Offshore Banking License (OBL) ? No 8 Does the Entity, or any of its branchles, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Entity Identifier (LEI) if available OgSP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME It a	2	Full Logal (Degistered) Address	
above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6a Publicly Traded (25% of shares publicly traded) No 6a1 If Y, indicate the exchange traded on and ticker symbol No 6b Member Owned/Mutual No 6 c Government or State Owned by 25% or more beneficial owners with a holding of 10% or more beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Cance NV. Both companies are domicid in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OEL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channeof? No 10 Provide Legal Entity Identifier (LEI) if available CBP2UEC048R7/5BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME I Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: I 11 Dopos the Entity have a programme that sets minim	3	Fuil Legal (Registered) Address	Prague 5, Radlicka 333/150, ZIP:150 57, Czech Republic
above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6a Publicly Traded (25% of shares publicly traded) No 6a1 If Y, indicate the exchange traded on and ticker symbol No 6b Member Owned/Mutual No 6 c Government or State Owned by 25% or more beneficial owners with a holding of 10% or more beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Cance NV. Both companies are domicid in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OEL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channeof? No 10 Provide Legal Entity Identifier (LEI) if available CBP2UEC048R7/5BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME I Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: I 11 Dopos the Entity have a programme that sets minim			
above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6a Publicly Traded (25% of shares publicly traded) No 6a1 If Y, indicate the exchange traded on and ticker symbol No 6b Member Owned/Mutual No 6 c Government or State Owned by 25% or more beneficial owners with a holding of 10% or more beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Cance NV. Both companies are domicid in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OEL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channeof? No 10 Provide Legal Entity Identifier (LEI) if available CBP2UEC048R7/5BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME I Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: I 11 Dopos the Entity have a programme that sets minim			
above) N/A 5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6a Publicly Traded (25% of shares publicly traded) No 6a1 If Y, indicate the exchange traded on and ticker symbol No 6b Member Owned/Mutual No 6 c Government or State Owned by 25% or more beneficial owners with a holding of 10% or more beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Cance NV. Both companies are domicid in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OEL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channeof? No 10 Provide Legal Entity Identifier (LEI) if available CBP2UEC048R7/5BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME I Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: I 11 Dopos the Entity have a programme that sets minim	L		
5 Date of Entity incorporation/establishment 21.12.1964 6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 Publicly Traded (25% of shares publicly traded) No 6 a1 Publicly Traded (25% of shares publicly traded) No 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 v, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Group NV. Both companies are domiciled in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares Ow 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ? No 8 a Does the Entity indentifier (LEI) if available OsBP2UEQ48R75BOTCB92 10 Provide Legal Entity Identifier (LEI) if available OsBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME It Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following componentis: <	4		N/A
6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 shares held (directly or indirectly by KBC Group NV. Both companies are domiced in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML_CTF and Sanctions standards regarding the following components: 11 11 a Appointed Officer with sufficient <td></td> <td>above)</td> <td></td>		above)	
6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 shares held (directly or indirectly by KBC Group NV. Both companies are domiced in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML_CTF and Sanctions standards regarding the following components: 11 11 a Appointed Officer with sufficient <td>1</td> <td></td> <td></td>	1		
6 Select type of ownership and append an ownership chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 shares held (directly or indirectly by KBC Group NV. Both companies are domiced in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML_CTF and Sanctions standards regarding the following components: 11 11 a Appointed Officer with sufficient <td></td> <td></td> <td></td>			
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 No 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 shares. CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly by KBC Group NV. Both companies are domiced in Brussels, Belgium, KBC Group S shares are traded publicly on Euronext Brussels. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME It a 11 a Appointed Officer with sufficient Ke <td>5</td> <td>Date of Entity incorporation/establishment</td> <td>21.12.1964</td>	5	Date of Entity incorporation/establishment	21.12.1964
chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. Belgium. 7 % of the Entity's total shares composed of bearer shares O% 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity lave a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: SBP2UEQ48R75BOTCB92 21 Appointed Officer with sufficient License or provide following components: License or provide services only through online standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and San			
chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. Belgium. 7 % of the Entity's total shares composed of bearer shares O% 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity lave a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: SBP2UEQ48R75BOTCB92 21 Appointed Officer with sufficient License or provide following components: License or provide services only through online standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and San			
chart if available No 6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 beneficial owners with a holding of 10% or more shares are traded publicly on Euronext Brussels. Belgium. 7 % of the Entity's total shares composed of bearer shares O% 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity lave a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: SBP2UEQ48R75BOTCB92 21 Appointed Officer with sufficient License or provide following components: License or provide services only through online standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and Sanctions standards minimum AML, CTF and San	1		
6 a Publicly Traded (25% of shares publicly traded) No 6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held directly or indirectly by KBC Group NV. Both companies are domicide in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME Use State	6	Select type of ownership and append an ownership	
6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares are traded publicly on Euronext Brussels. Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available O5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME CEBP2UEQ48R75BOTCB92 No 11 a Appointed Officer with sufficient License or provide services only through components: License or provide legal Entity Identifier (LEI) if available		chart if available	
6 a1 If Y, indicate the exchange traded on and ticker symbol No 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 No 6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares are domicided in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available OSBP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME License or provide services only through online standards regarding the following components: License or provide legal Entity Identifier (LEI) if available 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following componenents: Lice	6.2	Dublish Traded (25% of shores sublish traded)	AL_
symbol No 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 CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares. held (directly or indirectly) by KBC Group NV. Both companies are domiciled in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q6BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME L 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Mo			NO
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 CSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly) by KBC Group NV. Both companies are domicide in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Inf Space Bank Muke a Direction standards regarding the following components: Inf a	oai		
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 ČSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Group NV. Both companies are dominiced in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Inimimum AML, CTF and Sanctions standards regarding the following components: L 11 a Appointed Officer with sufficient L L	1	Symbol	
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 ČSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Group NV. Both companies are dominiced in Brussels, Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available QSBP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Inimimum AML, CTF and Sanctions standards regarding the following components: L 11 a Appointed Officer with sufficient L L	1		
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 ČSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares held (directly or indirectly) by KBC Group NV. Both companies are dominiced in Brussels. Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 Offshore Banking License (OBL) ? No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Inimium AML, CTF and Sanctions standards regarding the following components: L 11 a Appointed Officer with sufficient 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 discussed of the companies are domiciled in Brussets, Belgium. KBC Group NV. Both companies are domiciled in Brussets, Belgium. 7 % of the Entity's total shares composed of bearer shares O% 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 Offshore Bank have a Virtual Bank License or provide services only through online channels? No 9 Does the Bank have a Virtual Bank License or provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2 AML, CTF & SANCTIONS PROGRAMME Q5BP2UEQ48R75BOTCB92 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Litt A 11 a Appointed Officer with sufficient Mo			
6 d1 If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more beneficial owners with a holding of 10% or more dubid on the companies are domicide in Brussels, Belgium. KBC Group's shares are traded publicly on Euronext Brussels. 7 % of the Entity's total shares composed of bearer shares 0% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a			
beneficial owners with a holding of 10% or more CSUB is wholly-Owned Subsidiary of KBC Bank NV, Whole Shares are domiciled (directly or indirectly) by KBC Group NV. Both companies are domiciled in Brussels, Belgium. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME If P and Sanctions standards regarding the following components: Lit a 11 a Appointed Officer with sufficient Appointed Officer with sufficient Lit a			Yes
1 No 8 Does 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	6 d1		ČSOB is a wholly-owned subsidiary of KBC Bank NV, whose shares are
KBC Group's shares are traded publicly on Euronext Brussels. 7 % of the Entity's total shares composed of bearer shares O% 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Information and components: Information and components: 11 a Appointed Officer with sufficient Information and components:		beneficial owners with a holding of 10% or more	
7 % of the Entity's total shares composed of bearer shares 0% KBC Bank NV only has nominative and dematerialized shares. 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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 4			
shares 0% KBC Bank NV only has nominative and dematerialized shares. 8 Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ? 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? 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	L		· · · · · · · · · · · · · · · · · · ·
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 No 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	7		O%
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? 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	1	shares	KBC Bank NV only has nominative and dematerialized shares.
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? 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient			
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? 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient			
an Offshore Banking License (OBL) ? 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? 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient			
which operate under an OBL which operate under an OBL 9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a	8	Does the Entity, or any of its branches, operate under	No
9 Does the Bank have a Virtual Bank License or provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 11 a Appointed Officer with sufficient Y	8		No
Provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Image: Comparison of the Section of t		an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es	No
Provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Image: Comparison of the Section of t		an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es	No
Provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Image: Comparison of the Section of t		an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es	No
provide services only through online channels? No 10 Provide Legal Entity Identifier (LEI) if available Q5BP2UEQ48R75BOTCB92 2. AML, CTF & SANCTIONS PROGRAMME Image: Comparison of the Section of t		an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es	No
2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL	
2. AML, CTF & SANCTIONS PROGRAMME 11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	
11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a 9	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	No
11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a 9	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	No
11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a 9	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	No
11 Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a 9	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels?	No
minimum AML, CTF and Sanctions standards regarding the following components: 11 a Appointed Officer with sufficient	8 a 9 10	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available	No
regarding the following components: 11 a Appointed Officer with sufficient	8 a 9 10 2. AML, C	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME	No
	8 a 9 10 2. AML, C	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets	No
	8 a 9 10 2. AML, C	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards	No
EAUGUEUUE/EAUGUINE	8 a 9 10 2. AML, C 11	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	No
	8 a 9 10 2. AML, C 11	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient	No Q5BP2UEQ48R75BOTCB92
	8 a 9 10 2. AML, C 11	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise	No Q5BP2UEQ48R75BOTCB92 Yes
	8 a 9 10 2. AML, C 11 11 a 11 b	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening	No Q5BP2UEQ48R75BOTCB92 Yes Yes
	8 a 9 10 2. AML, C 11 11 a 11 b 11 c	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership	No Q5BP2UEQ48R75BOTCB92 Yes Yes Yes
	8 a 9 10 2. AML, C 11 11 a 11 b 11 c 11 d	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting	No Q5BP2UEQ48R75BOTCB92 Yes Yes Yes Yes Yes
11 f EDD Yes	8 a 9 10 2. AML, C 11 11 a 11 b 11 c 11 d 11 e	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting CDD	No Q5BP2UEQ48R75BOTCB92 Yes Yes Yes Yes Yes Yes Yes
ites tes	8 a 9 10 2. AML, C 11 11 a 11 b 11 c 11 c 11 d	an Offshore Banking License (OBL) ? If Y, provide the name of the relevant branch/es which operate under an OBL Does the Bank have a Virtual Bank License or provide services only through online channels? Provide Legal Entity Identifier (LEI) if available TF & SANCTIONS PROGRAMME Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership Cash Reporting	No Q5BP2UEQ48R75BOTCB92 Yes Yes Yes Yes Yes

44		
11 g	Independent Testing	Yes
11 h	Periodic Review	Yes
11 i	Policies and Procedures	Yes
11 j	PEP Screening	Yes
11 k	Risk Assessment	Yes
11	Sanctions	Yes
11 m	Suspicious Activity Reporting	Yes
11 n	Training and Education	Yes
11 o	Transaction Monitoring	Yes
12	°	
	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
13	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes
13 a	If Y, provide further details	In case of CDD/KYC for professional counterparties the process is outsoured to KBC Global Services Czech Branch, as well as first level screening of international payments for CSOB.
14	Does the entity have a whistleblower policy?	Yes
3 ANTI BE	RIBERY & CORRUPTION	
15		
	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
16	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
17	Does the Entity provide mandatory ABC training to:	
17 a	Board and Senior Committee Management	Yes
17 b	1st Line of Defence	Yes
17 c	2nd Line of Defence	Yes
17 d	3rd Line of Defence	Yes
17 e	Third parties to which specific compliance activities	103
	subject to ABC risk have been outsourced	Yes
17 f	Non-employed workers as appropriate (contractors/consultants)	Yes
4. AML, C	FF & SANCTIONS POLICIES & PROCEDURES	
18	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
18 a	Money laundering	Yes
18 b	Terrorist financing	Yes
18 c	Sanctions violations	Yes
19	Does the Entity have policies and procedures that:	
19 a	Prohibit the opening and keeping of anonymous	
	and fictitious named accounts	Yes
19 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
19 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
19 d	Prohibit accounts/relationships with shell banks	Yes
19 e	Prohibit dealing with another Entity that provides services to shell banks	Yes
19 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
19 g	Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
19 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
19 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
19 j	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes

Wolfsberg Group Financial Crime Compliance Questionnaire 2023 (FCCQ V1.2)

20	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
21	Does the Entity have record retention procedures that comply with applicable laws?	Yes
21 a	If Y, what is the retention period?	
		5 years or more
5. KYC, CE	DD and EDD	
22	Does the Entity verify the identity of the customer?	Yes
23	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
24	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
24 a	Customer identification	Yes
24 b	Expected activity	Yes
24 D 24 C		
-	Nature of business/employment	Yes
24 d	Ownership structure	Yes
24 e	Product usage	Yes
24 f	Purpose and nature of relationship	Yes
24 g	Source of funds	Yes
24 h	Source of wealth	Yes
25	Are each of the following identified:	
25 a	Ultimate beneficial ownership	Yes
25 a1	Are ultimate beneficial owners verified?	Yes
25 b	Authorised signatories (where applicable)	Yes
25 c	Key controllers	Yes
25 d	Other relevant parties	Yes
26	Does the due diligence process result in customers receiving a risk classification?	Yes
07		
27	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
28	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
29	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
29 a	If yes, select all that apply:	
29 a1	Less than one year	Yes
29 a2	1 – 2 years	Yes
29 a3	3 – 4 years	Yes
29 a4	5 years or more	Yes
29 a5	Trigger-based or perpetual monitoring reviews	Yes
29 a6	Other (please specify)	Negative information, new product, PE
30	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?	
30 a	Arms, Defence, Military	Always subject to EDD
30 b	Respondent Banks	EDD on risk-based approach
30 b1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
30 c	Embassies/Consulates	EDD on risk-based approach
30 d	Extractive industries	EDD on risk-based approach
30 e		
	Gambling customers	Prohibited
30 f	General Trading Companies	EDD on risk-based approach
30 g	Marijuana-related Entities	Prohibited
30 h	MSB/MVTS customers	Always subject to EDD
	L	
30 i	Non-account customers	No EDD/restriction or prohibition
30 i	Non-account customers	No EDD/restriction or prohibition
	Non-account customers Non-Government Organisations Non-resident customers	No EDD/restriction or prohibition EDD on risk-based approach EDD on risk-based approach

Wolfsberg Group Financial Crime Compliance Questionnaire 2023 (FCCQ V1.2)

001	L	
30	Nuclear power	Always subject to EDD
30 m	Payment Service Providers	Always subject to EDD
30 n	PEPs	Always subject to EDD
30 o	PEP Close Associates	Always subject to EDD
30 p	PEP Related	Always subject to EDD
30 q	Precious metals and stones	Always subject to EDD
30 r	Red light businesses/Adult entertainment	Prohibited
30 s	Regulated charities	EDD on risk-based approach
30 t	Shell banks	Prohibited
30 u	Travel and Tour Companies	Always subject to EDD
30 v	Unregulated charities	Prohibited
30 w	Used Car Dealers	Always subject to EDD
30 x	Virtual Asset Service Providers	Always subject to EDD
30 y	Other (specify)	Non-licensed; Is not our risk appetite; Negative ML&TF informations.
31	If restricted, provide details of the restriction	
6. MONITO	DRING & REPORTING	
32	Does the Entity have risk based policies, procedures	
	and monitoring processes for the identification and reporting of suspicious activity?	Yes
33	What is the method used by the Entity to monitor transactions for suspicious activities?	Automated
33 a	If manual or combination selected, specify what type of transactions are monitored manually	
34	Does the Entity have regulat ory requirements to report suspicious transactions?	Yes
34 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?	Yes
35	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
7. PAYME	NT TRANSPARENCY	l
36	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
37	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
37 a	FATF Recommendation 16	Yes
37 b	Local Regulations	Yes
37 b1	If Y, Specify the regulation	Anti Money Laundering Act no. 253/2008, Act no. 370/2017 on Payments, EU regulation 2015/847
37 c	If N, explain	
8. SANCT	IONS	
38		
	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
39	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

40	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes	
41	Select the Sanctions Lists used by the Entity in its sanctions screening processes:		
41 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transact	
41 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transac	
41 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transac	
41 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transact	
41 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transact	
41 f	Other (specify)	CSOB is in compliance with UN, EU, UK, OFAC (SDN and non SDN list) and Local sanction list by Czech financial authority (Act no. 69/2006 Coll on Carrying Out of International Sanctions).	
42	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	
9. TRAININ	IG & EDUCATION		
43	Does the Entity provide mandatory training, which includes:		
43 a	Identification and reporting of transactions to government authorities	Yes	
43 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes	
43 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes	
43 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes	
44	Is the above mandatory training provided to :		
44 a 44 b	Board and Senior Committee Management 1st Line of Defence	Yes	
44 D 44 C	2nd Line of Defence	Yes Yes	
44 d	3rd Line of Defence	Yes	
44 e	Third parties to which specific FCC activities have been outsourced	Yes	
44 f	Non-employed workers (contractors/consultants)	Yes	
10. AUDIT	Non-employed workers (contractors/consultants)	163	
45	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	
-	ge up Financial Crime Compliance Questionnaire 2023 (FCCQ ska obchodni banka, a.s.	/1.2) (Financial Institution name)	
Olivie Krejza I, understood thi	(Senior Com	pliance Manager- Second Line representative), certify that I have read and	
declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief. Olivie Krejzarová 6.1.2025 (Signature & Date)			