

**the  
Wolfsberg  
Group**

Financial Institution Name:

TOKUDA BANK AD

Location (Country) :

BULGARIA

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
<b>1. ENTITY &amp; OWNERSHIP</b>		
1	Full Legal Name	TOKUDA BANK AD
2	Append a list of foreign branches which are covered by this questionnaire	Sofia Registry Agency;Macedonia;Tokuda hospital;Head office;Blagoevgrad;Gotse Delchev; Plovdiv;Stara Zagora;Kazanlak;Sliven;Ruse;Burgas;Varna Registry Agency;Varna;Dobrich; Razgrad;Pleven;Vidin
3	Full Legal (Registered) Address	Bulgaria, Sofia 1000, 21 George Washington Str.
4	Full Primary Business Address (if different from above)	
5	Date of Entity incorporation/ establishment	27.12.1994
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	<input type="checkbox"/>
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/ Mutual	No <input type="checkbox"/>
6 c	Government or State Owned by 25% or more	<input type="checkbox"/>
6 d	Privately Owned	Yes <input type="checkbox"/>
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	UBO - Torao Tokuda, Japan (99,98) via Tokushukai Incorporated, Japan (99,94 %)
7	% of the Entity's total shares composed of bearer shares	None
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	No <input type="checkbox"/>
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	
9	Name of primary financial regulator / supervisory authority	Bulgarain National Bank, State Agency for National Security

10	Provide Legal Entity Identifier (LEI) if available	5299005OQIUZZAFLA333
11	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	Torao Tokuda
12	Jurisdiction of licensing authority and regulator of ultimate parent	Japan
13	Select the business areas applicable to the Entity	
13 a	Retail Banking	Yes <input type="checkbox"/>
13 b	Private Banking / Wealth Management	No <input type="checkbox"/>
13 c	Commercial Banking	Yes <input type="checkbox"/>
13 d	Transactional Banking	No <input type="checkbox"/>
13 e	Investment Banking	No <input type="checkbox"/>
13 f	Financial Markets Trading	Yes <input type="checkbox"/>
13 g	Securities Services / Custody	<input type="checkbox"/>
13 h	Broker / Dealer	Yes <input type="checkbox"/>
13 i	Multilateral Development Bank	No <input type="checkbox"/>
13 j	Other	
14	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.)	<input type="checkbox"/>
14 a	If Y, provide the top five countries where the non-resident customers are located.	
15	Select the closest value:	
15 a	Number of employees	201-500 <input type="checkbox"/>
15 b	Total Assets	Between \$100 and \$500 million <input type="checkbox"/>
16	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	Yes <input type="checkbox"/>
16 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
16 b	If appropriate, provide any additional information / context to the answers in this section.	

2. PRODUCTS & SERVICES		
17	Does the Entity offer the following products and services:	
17 a	Correspondent Banking	No
17 a1	If Y	
17 a2	Does the Entity offer Correspondent Banking services to domestic banks?	
17 a3	Does the Entity allow domestic bank clients to provide downstream relationships?	
17 a4	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	
17 a5	Does the Entity offer correspondent banking services to Foreign Banks?	
17 a6	Does the Entity allow downstream relationships with Foreign Banks?	
17 a7	Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?	
17 a8	Does the Entity offer correspondent banking services to regulated MSBs/MVTS?	
17 a9	Does the Entity allow downstream relationships with MSBs/MVTS?	
17 a10	Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?	
17 b	Private Banking (domestic & international)	Yes
17 c	Trade Finance	
17 d	Payable Through Accounts	No
17 e	Stored Value Instruments	No
17 f	Cross Border Bulk Cash Delivery	No
17 g	Domestic Bulk Cash Delivery	No
17 h	International Cash Letter	No
17 i	Remote Deposit Capture	No
17 j	Virtual /Digital Currencies	No
17 k	Low Price Securities	No
17 l	Hold Mail	
17 m	Cross Border Remittances	Yes
17 n	Service to walk-in customers (non-account holders)	
17 o	Sponsoring Private ATMs	No
17 p	Other high risk products and services identified by the Entity	None
18	Confirm that all responses provided in the above Section PRODUCTS & SERVICES are representative of all the LE's branches	Yes
18 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
18 b	If appropriate, provide any additional information / context to the answers in this section.	



3. AML, CTF & SANCTIONS PROGRAMME			
19	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:		
19 a	Appointed Officer with sufficient experience/expertise	Yes	▼
19 b	Cash Reporting	Yes	▼
19 c	CDD	Yes	▼
19 d	EDD	Yes	▼
19 e	Beneficial Ownership	Yes	▼
19 f	Independent Testing	Yes	▼
19 g	Periodic Review	Yes	▼
19 h	Policies and Procedures	Yes	▼
19 i	Risk Assessment	Yes	▼
19 j	Sanctions	Yes	▼
19 k	PEP Screening	Yes	▼
19 l	Adverse Information Screening	Yes	▼
19 m	Suspicious Activity Reporting	Yes	▼
19 n	Training and Education	Yes	▼
19 o	Transaction Monitoring	Yes	▼
20	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	Less than 10	▼
21	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes	▼
22	Does the Board or equivalent Senior Management Committee receive regular reporting on the status of the AML, CTF & Sanctions programme?	Quarterly/Every three months	▼
23	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes	▼
23 a	If Y, provide further details	Dow Jones risk and compliance; SWIFT sanctions screening	
24	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS Programme are representative of all the LE's branches	Yes	▼
24 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
24 b	If appropriate, provide any additional information / context to the answers in this section.		

4. ANTI BRIBERY & CORRUPTION			
25	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?		▼
26	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes	▼
27	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes	▼
28	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?		▼
29	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity	▼
30	Does the Entity have a global ABC policy that:		
30 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	▼
30 b	Includes enhanced requirements regarding interaction with public officials?	Yes	▼
30 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	▼
31	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes	▼
32	Does the Entity's Board or Senior Management Committee receive regular Management Information on ABC matters?	Yes	▼
33	Does the Entity perform an Enterprise Wide ABC risk assessment?	Yes	▼
33 a	If Y select the frequency	18 Months	▼
34	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	Yes	▼
35	Does the Entity's ABC EWRA cover the inherent risk components detailed below:		
35 a	Potential liability created by intermediaries and other third-party providers as appropriate	Yes	▼
35 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes	▼
35 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes	▼
35 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes	▼
35 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes	▼
36	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes	▼

37	Does the Entity provide mandatory ABC training to:		
37 a	Board and senior Committee Management	Yes	<input type="checkbox"/>
37 b	1st Line of Defence	Yes	<input type="checkbox"/>
37 c	2nd Line of Defence	Yes	<input type="checkbox"/>
37 d	3rd Line of Defence	Yes	<input type="checkbox"/>
37 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	No	<input type="checkbox"/>
37 f	Non-employed workers as appropriate (contractors/consultants)	No	<input type="checkbox"/>
38	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes	<input type="checkbox"/>
39	Confirm that all responses provided in the above Section Anti Bribery & Corruption are representative of all the LE's branches	Yes	<input type="checkbox"/>
39 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
39 b	If appropriate, provide any additional information / context to the answers in this section.		



5. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
40	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
40 a	Money laundering	Yes
40 b	Terrorist financing	Yes
40 c	Sanctions violations	Yes
41	Are the Entity's policies and procedures updated at least annually?	Yes
42	Are the Entity's policies and procedures gapped against/compared to:	
42 a	US Standards	Yes
42 a1	If Y, does the Entity retain a record of the results?	Yes
42 b	EU Standards	Yes
42 b1	If Y, does the Entity retain a record of the results?	Yes
43	Does the Entity have policies and procedures that:	
43 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
43 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
43 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
43 d	Prohibit accounts/relationships with shell banks	Yes
43 e	Prohibit dealing with another entity that provides services to shell banks	Yes
43 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
43 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
43 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
43 i	Define escalation processes for financial crime risk issues	Yes
43 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes
43 k	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	Yes
43 l	Outline the processes regarding screening for sanctions, PEPs and negative media	Yes
43 m	Outline the processes for the maintenance of internal "watchlists"	Yes
44	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
45	Does the Entity have a record retention procedures that comply with applicable laws?	Yes
45 a	If Y, what is the retention period?	5 years or more
46	Confirm that all responses provided in the above Section POLICIES & PROCEDURES are representative of all the LE's branches	Yes
46 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
46 b	If appropriate, provide any additional information / context to the answers in this section.	

6. AML, CTF & SANCTIONS RISK ASSESSMENT			
47	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:		
47 a	Client	Yes	<input type="checkbox"/>
47 b	Product	Yes	<input type="checkbox"/>
47 c	Channel	Yes	<input type="checkbox"/>
47 d	Geography	Yes	<input type="checkbox"/>
48	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:		
48 a	Transaction Monitoring	Yes	<input type="checkbox"/>
48 b	Customer Due Diligence	Yes	<input type="checkbox"/>
48 c	PEP Identification	Yes	<input type="checkbox"/>
48 d	Transaction Screening	Yes	<input type="checkbox"/>
48 e	Name Screening against Adverse Media & Negative News	Yes	<input type="checkbox"/>
48 f	Training and Education	Yes	<input type="checkbox"/>
48 g	Governance	Yes	<input type="checkbox"/>
48 h	Management Information	Yes	<input type="checkbox"/>
49	Has the Entity's AML & CTF EWRA been completed in the last 12 months?		No
49 a	If N, provide the date when the last AML & CTF EWRA was completed.		
50	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:		
50 a	Client	Yes	<input type="checkbox"/>
50 b	Product	Yes	<input type="checkbox"/>
50 c	Channel	Yes	<input type="checkbox"/>
50 d	Geography	Yes	<input type="checkbox"/>



51	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:		
51 a	Customer Due Diligence	Yes	▼
51 b	Transaction Screening	Yes	▼
51 c	Name Screening	Yes	▼
51 d	List Management	Yes	▼
51 e	Training and Education	Yes	▼
51 f	Governance	Yes	▼
51 g	Management Information	Yes	▼
52	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes	▼
52 a	If N, provide the date when the last Sanctions EWRA was completed.		
53	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS RISK ASSESSMENT are representative of all the LE's branches	Yes	▼
53 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
53 b	If appropriate, provide any additional information / context to the answers in this section.		

7. KYC, CDD and EDD			
54	Does the Entity verify the identity of the customer?	Yes	<input type="checkbox"/>
55	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	<input type="checkbox"/>
56	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:		
56 a	Ownership structure	Yes	<input type="checkbox"/>
56 b	Customer identification	Yes	<input type="checkbox"/>
56 c	Expected activity	Yes	<input type="checkbox"/>
56 d	Nature of business/employment	Yes	<input type="checkbox"/>
56 e	Product usage	Yes	<input type="checkbox"/>
56 f	Purpose and nature of relationship	Yes	<input type="checkbox"/>
56 g	Source of funds	Yes	<input type="checkbox"/>
56 h	Source of wealth	Yes	<input type="checkbox"/>
57	Are each of the following identified:		
57 a	Ultimate beneficial ownership	Yes	<input type="checkbox"/>
57 a1	Are ultimate beneficial owners verified?	Yes	<input type="checkbox"/>
57 b	Authorised signatories (where applicable)	Yes	<input type="checkbox"/>
57 c	Key controllers	Yes	<input type="checkbox"/>
57 d	Other relevant parties	N/A	
58	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ?	10%	<input type="checkbox"/>
59	Does the due diligence process result in customers receiving a risk classification?	Yes	<input type="checkbox"/>

60	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:		
60 a	Product Usage	Yes	<input type="checkbox"/>
60 b	Geography	Yes	<input type="checkbox"/>
60 c	Business Type/Industry	Yes	<input type="checkbox"/>
60 d	Legal Entity type	Yes	<input type="checkbox"/>
60 e	Adverse Information	Yes	<input type="checkbox"/>
60 f	Other (specify)	N/A	
61	Does the Entity have a risk based approach to screening customers for adverse media/negative news?	Yes	<input type="checkbox"/>
62	If Y, is this at:		
62 a	Onboarding	Yes	<input type="checkbox"/>
62 b	KYC renewal	Yes	<input type="checkbox"/>
62 c	Trigger event	Yes	<input type="checkbox"/>
63	What is the method used by the Entity to screen for adverse media / negative news?	Manual	<input type="checkbox"/>
64	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	<input type="checkbox"/>
65	If Y, is this at:		
65 a	Onboarding	Yes	<input type="checkbox"/>
65 b	KYC renewal	Yes	<input type="checkbox"/>
65 c	Trigger event	Yes	<input type="checkbox"/>
66	What is the method used by the Entity to screen PEPs?	Combination of automated and manual	<input type="checkbox"/>
67	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	<input type="checkbox"/>
68	Does the Entity have a process to review and update customer information based on:		
68 a	KYC renewal	Yes	<input type="checkbox"/>
68 b	Trigger event	Yes	<input type="checkbox"/>
69	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes	<input type="checkbox"/>





70	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?		
70 a	Non-account customers	Do not have this category of customer or industry	<input type="checkbox"/>
70 b	Non-resident customers	EDD on a risk based approach	<input type="checkbox"/>
70 c	Shell banks	Prohibited	<input type="checkbox"/>
70 d	MVTS/ MSB customers	EDD on a risk based approach	<input type="checkbox"/>
70 e	PEPs	EDD on a risk based approach	<input type="checkbox"/>
70 f	PEP Related	EDD on a risk based approach	<input type="checkbox"/>
70 g	PEP Close Associate		<input type="checkbox"/>
70 h	Correspondent Banks		
70 h1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	Yes	<input type="checkbox"/>
70 i	Arms, defense, military	Prohibited	<input type="checkbox"/>
70 j	Atomic power	Prohibited	<input type="checkbox"/>
70 k	Extractive industries	Prohibited	<input type="checkbox"/>
70 l	Precious metals and stones	Prohibited	<input type="checkbox"/>
70 m	Unregulated charities	Prohibited	<input type="checkbox"/>
70 n	Regulated charities	EDD on a risk based approach	<input type="checkbox"/>
70 o	Red light business / Adult entertainment	Prohibited	<input type="checkbox"/>
70 p	Non-Government Organisations	EDD on a risk based approach	<input type="checkbox"/>
70 q	Virtual currencies	Prohibited	<input type="checkbox"/>
70 r	Marijuana	Prohibited	<input type="checkbox"/>
70 s	Embassies/Consulates	EDD on a risk based approach	<input type="checkbox"/>
70 t	Gambling	Prohibited	<input type="checkbox"/>
70 u	Payment Service Provider	EDD on a risk based approach	<input type="checkbox"/>
70 v	Other (specify)		
71	If restricted, provide details of the restriction	For offshore customers - obligatory and thorough preliminary compliance check	
72	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes	<input type="checkbox"/>
73	Confirm that all responses provided in the above Section KYC, CDD and EDD are representative of all the LE's branches	Yes	<input type="checkbox"/>
73 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to		
73 b	If appropriate, provide any additional information / context to the answers in this section.		

8. MONITORING & REPORTING		
74	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
75	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
76	If manual or combination selected, specify what type of transactions are monitored manually	Cash payments above certain thresholds, transactions with no logical economic purpose
77	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
77 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
78	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
79	Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches	Yes
79 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
79 b	If appropriate, provide any additional information / context to the answers in this section.	

9. PAYMENT TRANSPARENCY			
80	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes	<input type="checkbox"/>
81	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:		
81 a	FATF Recommendation 16	Yes	<input type="checkbox"/>
81 b	Local Regulations	Yes	<input type="checkbox"/>
81 b1	Specify the regulation	EU Regulation 2015/847	
81 c	If N, explain		
82	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes	<input type="checkbox"/>
83	Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages?	Yes	<input type="checkbox"/>
84	Does the Entity have controls to support the inclusion of required beneficiary information in international payment messages?	Yes	<input type="checkbox"/>
85	Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches	Yes	<input type="checkbox"/>
85 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
85 b	If appropriate, provide any additional information / context to the answers in this section.		



10. SANCTIONS		
86	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect its business conducted with, or through accounts held at foreign financial institutions?	Yes
87	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
88	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
89	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
90	What is the method used by the Entity?	Combination of automated and manual
91	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	
92	What is the method used by the Entity?	Automated
93	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
93 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
93 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
93 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data
93 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
93 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data
93 f	Other (specify)	Bulgarian Measures against Financing of Terrorism List
94	Question removed	
95	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:	
95 a	Customer Data	Same day to 2 business days
95 b	Transactions	

96	Does the Entity have a physical presence, e.g., branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU and G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No	
97	Confirm that all responses provided in the above Section SANCTIONS are representative of all the LE's branches	Yes	
97 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
97 b	If appropriate, provide any additional information / context to the answers in this section.		

11. TRAINING & EDUCATION		
98	Does the Entity provide mandatory training, which includes :	
98 a	Identification and reporting of transactions to government authorities	Yes
98 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
98 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
98 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	Yes
98 e	Conduct and Culture	Yes
99	Is the above mandatory training provided to :	
99 a	Board and Senior Committee Management	Yes
99 b	1st Line of Defence	Yes
99 c	2nd Line of Defence	Yes
99 d	3rd Line of Defence	Yes
99 e	3rd parties to which specific FCC activities have been outsourced	Not Applicable
99 f	Non-employed workers (contractors/consultants)	Not Applicable
100	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	Yes
101	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
102	Confirm that all responses provided in the above Section TRAINING & EDUCATION are representative of all the LE's branches	Yes
102 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
102 b	If appropriate, provide any additional information / context to the answers in this section.	



12. QUALITY ASSURANCE /COMPLIANCE TESTING			
103	Are the Entity's KYC processes and documents subject to quality assurance testing?	Yes	<input type="checkbox"/>
104	Does the Entity have a program wide risk based Compliance Testing process (separate to the independent Audit function)?	Yes	<input type="checkbox"/>
105	Confirm that all responses provided in the above Section QUALITY ASSURANCE / COMPLIANCE TESTING are representative of all the LE's branches	Yes	<input type="checkbox"/>
105 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
105 b	If appropriate, provide any additional information / context to the answers in this section.		

13. AUDIT		
106	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 and Sanctions policies and practices on a regular basis?	Yes
107	How often is the Entity audited on its AML, CTF & Sanctions programme by the following:	
107 a	Internal Audit Department	Component based reviews
107 b	External Third Party	18 months
108	Does the internal audit function or other independent third party cover the following areas:	
108 a	AML, CTF & Sanctions policy and procedures	Yes
108 b	KYC / CDD / EDD and underlying methodologies	Yes
108 c	Transaction Monitoring	Yes
108 d	Transaction Screening including for sanctions	Yes
108 e	Name Screening & List Management	Yes
108 f	Training & Education	Yes
108 g	Technology	Yes
108 h	Governance	Yes
108 i	Reporting/Metrics & Management Information	Yes
108 j	Suspicious Activity Filing	Yes
108 k	Enterprise Wide Risk Assessment	Yes
108 l	Other (specify)	
109	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
110	Confirm that all responses provided in the above section, AUDIT are representative of all the LE's branches	Yes
110 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
110 b	If appropriate, provide any additional information / context to the answers in this section.	

**Declaration Statement**

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2020 (CBDDQ V1.3)

Declaration Statement (To be signed by Global Head of Correspondent Banking or equivalent position holder AND Group Money Laundering Prevention Officer, Global Head of Anti-Money Laundering, Chief Compliance Officer, Global Head of Financial Crimes Compliance OR equivalent)

**TOKUDA BANK AD**

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

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

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

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

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

**Savka Doychinova Yondova**

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

**Anna Petrova Tsankova-Boneva**

I, \_\_\_\_\_ (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.



(Signature & Date)

Sofia, 1 Dec, 2022



(Signature & Date)

Sofia, 1 Dec, 2022