



Financial Institution Name:

GRUPPO BANCARIO COOPERATIVO ICCREA

Location (Country) :

ITALY

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

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal Name	Gruppo Bancario Cooperativo Iccrea
2	Append a list of foreign branches which are covered by this questionnaire	None
3	Full Legal (Registered) Address	Via Lucrezia Romana, 41/47 - 00178 - Rome - Italy
4	Full Primary Business Address (if different from above)	
5	Date of Entity incorporation/ establishment	1995-03-23
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No <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	No <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	No shareholder owns 10% or more of the total shares
7	% of the Entity's total shares composed of bearer shares	N.A.
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	Bank of Italy, European Central Bank

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10	Provide Legal Entity Identifier (LEI) if available	NNVPP80YIZGEY2314M97 (LEI of Parent Company ICCREA BANCA SPA)
11	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	ICCREA BANCA SPA
12	Jurisdiction of licensing authority and regulator of ultimate parent	Italy
13	Select the business areas applicable to the Entity	
13 a	Retail Banking	Yes
13 b	Private Banking / Wealth Management	Yes
13 c	Commercial Banking	Yes
13 d	Transactional Banking	Yes
13 e	Investment Banking	Yes
13 f	Financial Markets Trading	Yes
13 g	Securities Services / Custody	Yes
13 h	Broker / Dealer	Yes
13 i	Multilateral Development Bank	No
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.)	No
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	10001+
15 b	Total Assets	Greater than \$500 million
16	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	Yes
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	Yes
17 a1	If Y	
17 a2	Does the Entity offer Correspondent Banking services to domestic banks?	Yes
17 a3	Does the Entity allow domestic bank clients to provide downstream relationships?	Yes
17 a4	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	Yes
17 a5	Does the Entity offer correspondent banking services to Foreign Banks?	Yes
17 a6	Does the Entity allow downstream relationships with Foreign Banks?	No
17 a7	Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?	Yes
17 a8	Does the Entity offer correspondent banking services to regulated MSBs/MVTS?	Yes
17 a9	Does the Entity allow downstream relationships with MSBs/MVTS?	No
17 a10	Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?	Yes
17 b	Private Banking (domestic & international)	Yes
17 c	Trade Finance	Yes
17 d	Payable Through Accounts	No
17 e	Stored Value Instruments	Yes
17 f	Cross Border Bulk Cash Delivery	No
17 g	Domestic Bulk Cash Delivery	No
17 h	International Cash Letter	Yes
17 i	Remote Deposit Capture	Yes
17 j	Virtual /Digital Currencies	No
17 k	Low Price Securities	No
17 l	Hold Mail	No
17 m	Cross Border Remittances	Yes
17 n	Service to walk-in customers (non-account holders)	Yes
17 o	Sponsoring Private ATMs	No
17 p	Other high risk products and services identified by the Entity	
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.	Credit Cooperative Banks may process limited operations in favour of walk-in-customers but with specific restrictions.

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?	51+
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?	Half-Annually/Every six 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	Customers' Identification may be processes by external brokers, subsequently KYC is completed, verified and authorized internally.
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?	Yes	
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?	Yes	
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	

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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	Yes	<input type="checkbox"/>
37 f	Non-employed workers as appropriate (contractors/consultants)	Yes	<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.	Iccrea Banca has implemented legislative decree no. 231/2001, including aspects of ABC, within the Group's Code of Ethics, in specific protocols and procedures. With reference to BCC, on September 22, Iccrea Banca has issued the Guide Lines for BCC to adopt or to upgrade their internal Model.	

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
47 b	Product	Yes
47 c	Channel	Yes
47 d	Geography	Yes
48	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
48 a	Transaction Monitoring	Yes
48 b	Customer Due Diligence	Yes
48 c	PEP Identification	Yes
48 d	Transaction Screening	Yes
48 e	Name Screening against Adverse Media & Negative News	Yes
48 f	Training and Education	Yes
48 g	Governance	Yes
48 h	Management Information	Yes
49	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes
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
50 b	Product	Yes
50 c	Channel	Yes
50 d	Geography	Yes

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51	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:		
51 a	Customer Due Diligence	Yes	<input type="checkbox"/>
51 b	Transaction Screening	Yes	<input type="checkbox"/>
51 c	Name Screening	Yes	<input type="checkbox"/>
51 d	List Management	Yes	<input type="checkbox"/>
51 e	Training and Education	Yes	<input type="checkbox"/>
51 f	Governance	Yes	<input type="checkbox"/>
51 g	Management Information	Yes	<input type="checkbox"/>
52	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes	<input type="checkbox"/>
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	<input type="checkbox"/>
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	▼
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	▼
56	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:		
56 a	Ownership structure	Yes	▼
56 b	Customer identification	Yes	▼
56 c	Expected activity	Yes	▼
56 d	Nature of business/employment	Yes	▼
56 e	Product usage	Yes	▼
56 f	Purpose and nature of relationship	Yes	▼
56 g	Source of funds	Yes	▼
56 h	Source of wealth	Yes	▼
57	Are each of the following identified:		
57 a	Ultimate beneficial ownership	Yes	▼
57 a1	Are ultimate beneficial owners verified?	Yes	▼
57 b	Authorised signatories (where applicable)	Yes	▼
57 c	Key controllers	Yes	▼
57 d	Other relevant parties		
58	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ?	25%	▼
59	Does the due diligence process result in customers receiving a risk classification?	Yes	▼

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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)		
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?	Combination of automated and 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"/>

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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	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 b	Non-resident customers	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 c	Shell banks	Prohibited	<input type="checkbox"/>
70 d	MVTS/ MSB customers	EDD & restricted 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	EDD on a risk based approach	<input type="checkbox"/>
70 h	Correspondent Banks	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 h1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?		
70 i	Arms, defense, military	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 j	Atomic power	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 k	Extractive industries	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 l	Precious metals and stones	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 m	Unregulated charities	EDD & restricted on a risk based approach	<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	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 s	Embassies/Consulates	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 t	Gambling	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 u	Payment Service Provider	EDD & restricted on a risk based approach	<input type="checkbox"/>
70 v	Other (specify)		
71	If restricted, provide details of the restriction	Please, note we do not take new customers operating in Gambling, we have very few and old customers operating as small Slot Rooms, these relationships are going to be closed.	
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.	With reference to question 70r, please be informed that some derivatives of marijuana has been legalized by the Italian Government. Consequently, some Italian Tobacco Shops are authorized to sell light marijuana products.	

8. MONITORING & REPORTING			
74	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes	<input type="button" value="v"/>
75	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual	<input type="button" value="v"/>
76	If manual or combination selected, specify what type of transactions are monitored manually		
77	Does the Entity have regulatory requirements to report suspicious transactions?	Yes	<input type="button" value="v"/>
77 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes	<input type="button" value="v"/>
78	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes	<input type="button" value="v"/>
79	Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches	Yes	<input type="button" value="v"/>
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="button" value="v"/>
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="button" value="v"/>
81 b	Local Regulations	Yes <input type="button" value="v"/>
81 b1	Specify the regulation	V UE AML Directive, Reg. UE 2016/847, Reg. UE 2015/1675, Italian Law Decree 231/2007 as modified, UE/USA/UK Sanctions Programmes.
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="button" value="v"/>
83	Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages?	Yes <input type="button" value="v"/>
84	Does the Entity have controls to support the inclusion of required beneficiary information international payment messages?	Yes <input type="button" value="v"/>
85	Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches	Yes <input type="button" value="v"/>
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?	Yes	▼
92	What is the method used by the Entity?	Combination of automated and manual	▼
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)	World Check Lists by Refinitiv + internal lists	
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	Same day to 2 business days	▼

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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?	Yes	
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.	Please, note that we have closed our representative office in Moscow. Currently, we only have a representative office in Tunis (not operative activity, only front office).	

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	Yes
99 f	Non-employed workers (contractors/consultants)	Yes
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	Yearly
107 b	External Third Party	Not Applicable
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)

GRUPPO BANCARIO COOPERATIVO ICCREA

(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.

Giampaolo Baldassarre (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.

Giancarlo Varola (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.

 13-12-2022 (Signature & Date)

 10/12/2022 (Signature & Date)