

Anti-Money Laundering Questionnaire

Financial Institution (FI) Name: Registration/Licence No: registered address: website: Principal place of business: ownership: members of the board of directors: regulatory authority: regular supervisor:	Sparkasse Saarbrücken Handelsregister Saarbrücken A 8590 Neumarkt 17, 66117 Saarbrücken www.sparkasse-saarbruecken.de Regionalverband Saarbrücken public corporation, not listed on a stock exchange Hans-Werner Sander (chairman) Uwe Kuntz (vice chairman) Uwe Johmann Frank Saar Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) Graurheindorfer Str. 108 53117 Bonn Sparkassenverband Saar - Prüfungsstelle Ursulinenstr. 63 66111 Saarbrücken	
I. General AML Policies, Practices and Procedures:	<u>Yes</u>	<u>No</u>
1. Is the AML compliance program approved by the FI's board or a senior committee?	X	
2. Does the FI have a legal and regulatory compliance program that includes a designated officer that is responsible for coordinating and overseeing the AML framework?	X	
3. Has the FI developed written policies documenting the processes that they have in place to prevent, detect and report suspicious transactions?	X	
4. In addition to inspections by the government supervisors/regulators, does the FI client have an internal audit function or other independent third party that assesses AML policies and practices on a regular basis?	X	
5. Does the FI have a policy prohibiting accounts/relationships with shell banks?	X	
6. Does the FI have policies to reasonably ensure that they will not conduct transactions with or on behalf of shell banks through any of its accounts or products?	X	
7. Does the FI have policies covering relationships with Politically Exposed Persons (PEP's), their family and close associates?	X	
8. Does the FI have record retention procedures that comply with applicable law?	X	
9. Are the FI's AML policies and practices being applied to all branches and subsidiaries of the FI both in the home country and in locations outside of that jurisdiction?	X	
II. Risk Assessment	<u>Yes</u>	<u>No</u>
10. Does the FI have a risk-based assessment of its customer base and their transactions?	X	
11. Does the FI determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the FI has reason to believe pose a heightened risk of illicit activities at or through the FI?	X	

III. Know Your Customer, Due Diligence and Enhanced Due Diligence	<u>Yes</u>	<u>No</u>
12. Has the FI implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions?	X	
13. Does the FI have a requirement to collect information regarding its customers' business activities?	X	
14. Does the FI assess its FI customers' AML policies or practices?	X	
15. Does the FI have a process to review and, where appropriate, update customer information relating to high risk client information?	X	
16. Does the FI have procedures to establish a record for each new customer noting their respective identification documents and 'Know Your Customer' information?	X	
17. Does the FI complete a risk-based assessment to understand the normal and expected transactions of its customers?	X	
IV. Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds	<u>Yes</u>	<u>No</u>
18. Does the FI have policies or practices for the identification and reporting of transactions that are required to be reported to the authorities?	X	
19. Where cash transaction reporting is mandatory, does the FI have procedures to identify transactions structured to avoid such obligations?	X	
20. Does the FI screen customers and transactions against lists of persons, entities or countries issued by government/competent authorities?	X	
21. Does the FI have policies to reasonably ensure that it only operates with correspondent banks that possess licenses to operate in their countries of origin?	X	
V. Transaction Monitoring	<u>Yes</u>	<u>No</u>
22. Does the FI have a monitoring program for unusual and potentially suspicious activity that covers funds transfers and monetary instruments such as travelers checks, money orders, etc?	X	
VI. AML Training	<u>Yes</u>	<u>No</u>
23. Does the FI provide AML training to relevant employees that includes: <ul style="list-style-type: none"> ▪ Identification and reporting of transactions that must be reported to government authorities. ▪ Examples of different forms of money laundering involving the FI's products and services. ▪ Internal policies to prevent money laundering. 	X	
24. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	X	
25. Does the FI communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	X	
26. Does the FI employ third parties to carry out some of the functions of the FI?	X	
27. If the answer to question 26 is yes, does the FI provide AML training to relevant third parties that includes: <ul style="list-style-type: none"> ▪ Identification and reporting of transactions that must be reported to government authorities. ▪ Examples of different forms of money laundering involving the FI's products and services. ▪ Internal policies to prevent money laundering. 	X	

VII. Prohibited Activities / Customers	Yes	No
28. Do the laws / regulations in German jurisdiction prohibit opening or maintenance of anonymous or numbered accounts?	X	
29. Does the FI allow direct use of correspondent accounts by customers to transact business on their behalf? Does the FI allow payable-through-accounts?		X
30. Has the FI received any enforcement action by the regulator for a breach of AML-legislation?		X
31. Do the FI customers major business segments (= more than 25 %) include Casinos, real estate agents, dealers in precious metals / stones, money service business, lawyers, notaries, other independent legal professionals and accountants, trust and service providers?		X

Additional information:

Actual FATF-ncct-countries:

We actually keep no business relationship with financial institutions in IRAN or Democratic People's Republic of KOREA.

Transactions from or to IRAN (exchange trading intermediaries) comply with EU regulation Nr. 961/2010 and Nr. 267/2012.

Major activities or services:

Savings, universal and regional bank; commercial, private and retail banking

Ownership:

50 % Landeshauptstadt Saarbruecken (corporate body under public law)

50 % Regionalverband Saarbruecken (corporate body under public law)

No beneficial owners.

Title: Chief Compliance Officer

Date: July 06, 2017