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| Questionnaire |
| Anti-Money Laundering - Anti-Terrorist Financing - Know Your Customer |

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| Legal name of institution: | Landesbank Hessen-Thüringen Girozentrale |
| Registered Address: | Neue Mainzer Straße 52-58, 60311 Frankfurt am Main |
| Country of Registration: | Germany |
| Legal form: | Legal entity under public law |
| Name of ultimate parent institution: | |
| Location of Head Office: | Frankfurt |
| Ownership structure¹: | SGVHT (the savings banks and their owners in Hesse and Thuringia) 85% |
| Current list of Members of the Board of Directors: | Mr. Brenner, Mr. Gröb, Mr. Krick, Dr. Schraad, Dr. Hosemann, Mr. Berger, Mr. Raupach |
| Name of external auditors: | PricewaterhouseCoopers (PwC) |

| I. General AML Policies, Practices and Procedures: | YES | NO |
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| 1. Please provide the name of the regulatory authority whose supervision your institution is subject to: | | |
| German financial and banking services regulator Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin, Federal Banking Supervisory Authority). | | |
| 2. Are there specific laws in your country on Money Laundering Prevention: | | |
| Money Laundering Act, German Banking Act | | |
| 3. Does your institution comply with the recommendations developed by the Financial Action Task Force (FATF)? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 4. Has your institution designated a Money Laundering Officer responsible for coordinating / monitoring Anti-Money-Laundering and Anti-Terrorist Financing? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 5. Do you have a written policy and procedures regarding Anti-Money-Laundering and Terrorist Financing, which are in compliance with the local Anti-Money-Laundering laws and regulations? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 6. In addition to inspections by the government supervisors/regulators, does your institution have an internal audit function or other independent third | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |

¹ Name of persons or any legal entity who owns or controls more than 25 % plus one shares in your company (please indicate percentages for each shareholder)

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| party that assesses AML policies and practices on a regular basis? | | |
| 7. Is your institution organized as a shell bank? (A shell bank is defined as a bank incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.) | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 8. Does your institution have a policy in place prohibiting accounts/relationships with shell banks? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 9. Does your institution conduct business with shell banks? | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 10. Does your institution have policies in place which reasonably ensure that it will not conduct transactions with or on behalf of shell banks through any of its accounts or products? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 11. Does your bank offer "Payable Through Accounts" or any other accounts which can be used via nostro and vostro accounts? (Payable Through Accounts are a type of correspondent banking account which is subdivided by the foreign bank into sub-accounts, each in the name of one of the foreign bank's customers, thus giving foreign banks' customers direct access to the products of the first financial institution.) | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 12. Does your institution have special rules in place concerning "Politically Exposed Persons" (PEP's), their family and close associates? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 13. Does your institution have record retention procedures in place that comply with applicable law? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 14. Do you ensure that the AML policies and practices mentioned above are maintained also by all branches and subsidiaries of your institution both in the home country and in locations outside of that jurisdiction? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 15. Has your bank / financial institution ever been fined or censured for the breach of Anti-Money Laundering legislation? | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 16. Does your institution maintain a correspondent bank relationship with financial institutions in Iran? | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 17. Does your institution maintain a correspondent bank relationship with financial institutions in the Democratic People's Republic Korea? | Y <input type="checkbox"/> | N <input checked="" type="checkbox"/> |
| 18. In case your institution maintains business relationships with financial institutions or other customers in Iran can you confirm that your institution complies fully with the requirements of the FATF Statement dd. Oct 16, 2008? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 19. In case your institution maintains business relationships with financial institutions or other customers in the Democratic People's Republic Korea and if so, can you confirm that your institution has implemented an enhanced due diligence process which reduces the increased risk of money laundering and terrorist financing? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| II. Risk Assessment | | |
| 20. Does your institution perform a risk-based assessment of its customer base and their transactions? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 21. Does your institution determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that you have reason to believe pose an increased risk of illicit activities at or through your institution? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| III. Know Your Customer, Due Dilligence and Enhanced Due Diligence | | |
| 22. Has your institution implemented processes for the identification of those customers on whose behalf it maintains or operates accounts or conducts transactions? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |

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| 23. Does your institution have a requirement to collect information regarding its customers' business activities? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 24. Does your institution assess its FI customers' AML policies or practices? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 25. Does your institution have a process in place for reviewing and, where appropriate, updating customer information relating to high risk client information? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 26. Does your institution have procedures in place for establishing a record for each new customer registering their respective identification documents and 'Know Your Customer' information? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 27. Does your institution complete a risk-based assessment to understand the normal and expected transactions of its customers? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| IV. Reportable Transactions and Prevention and Detection of Transactions with illegally obtained Funds | | |
| 28. Does your institution have policies or practices in place for the identification and reporting of transactions that are required to be reported to the authorities? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 29. Where cash transaction reporting is mandatory, does your institution have procedures to identify transactions structured to avoid such obligations? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 30. Has your institution established a system to detect accounts and transactions of account holders whose names are on any sanctions lists issued by government/competent authorities? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 31. Does your institution have policies in place to reasonably ensure that it only cooperates with correspondent banks that possess licenses to operate in their countries of origin? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| V. Transaction Monitoring | | |
| 32. Does your institution have an established AML Research System? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| VI. AML Training | | |
| 33. Does your institution provide AML training to relevant employees that includes: - Identification and reporting of transactions that must be reported to government authorities. - Examples of different forms of money laundering involving the institution's products and services. - Internal policies to prevent money laundering. | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 34. Does your institution retain records of its training sessions including attendance records and relevant training materials used? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |
| 35. Does your institution communicate new AML related laws or changes to existing AML related policies or practices to relevant employees? | Y <input checked="" type="checkbox"/> | N <input type="checkbox"/> |

I confirm that I am authorized to complete this document and that, to my best knowledge, the information above is current and accurately reflects our institution's AML and KYC policies.

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| Name: | Kathrin Rott |
| Title: | Group Head of AML and Anti Fraud |
| Department: | Anti-Money Laundering and Anti Fraud Department |
| Date: | 17.06.2011 |

Stand: 17.06.2011