

**the
Wolfsberg
Group**

| | |
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| Financial Institution Name: | Etnedal Sparebank |
| Location (Country) : | Norway |

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 | Etnedal Sparebank |
| 2 | Append a list of foreign branches which are covered by this questionnaire | none |
| 3 | Full Legal (Registered) Address | Kyrkjevegen 20, 2890 Etnedal, Norway |
| 4 | Full Primary Business Address (if different from above) | |
| 5 | Date of Entity incorporation/ establishment | 08.11.1909 |
| 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 | Banken er eid av innskyttere og ingen av disse eier mer enn 10 %. |
| 7 | % of the Entity's total shares composed of bearer shares | not applicable |
| 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 | Finanstilsynet, The Financial Supervisory authority of Norway |

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| 10 | Provide Legal Entity Identifier (LEI) if available | 5967007LIEEXZX7GC039 | |
| 11 | Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ) | not applicable | |
| 12 | Jurisdiction of licensing authority and regulator of ultimate parent | Norway (Finanstilsynet, The Financial Supervisory authority of Norway) | |
| 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 | No | <input type="checkbox"/> |
| 13 d | Transactional Banking | No | <input type="checkbox"/> |
| 13 e | Investment Banking | No | <input type="checkbox"/> |
| 13 f | Financial Markets Trading | No | <input type="checkbox"/> |
| 13 g | Securities Services / Custody | No | <input type="checkbox"/> |
| 13 h | Broker / Dealer | No | <input type="checkbox"/> |
| 13 i | Multilateral Development Bank | No | <input type="checkbox"/> |
| 13 j | Other | Savings bank | |
| 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 | <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 | 1-50 | <input type="checkbox"/> |
| 15 b | Total Assets | Less than \$10 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? | No |
| 17 a3 | Does the Entity allow domestic bank clients to provide downstream relationships? | No |
| 17 a4 | Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? | No |
| 17 a5 | Does the Entity offer correspondent banking services to Foreign Banks? | No |
| 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? | No |
| 17 a8 | Does the Entity offer correspondent banking services to regulated MSBs/MVTS? | No |
| 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? | No |
| 17 b | Private Banking (domestic & international) | No |
| 17 c | Trade Finance | No |
| 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 | No |
| 17 m | Cross Border Remittances | No |
| 17 n | Service to walk-in customers (non-account holders) | No |
| 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. | Utenlandsbetaling leveres gjennom DNB |

| 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 | Controll and verification of identification documents |
| 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? | No | ▼ |
| 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 | 12 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 | No | |
| 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 | No | ▼ |
| 37 b | 1st Line of Defence | Yes | ▼ |
| 37 c | 2nd Line of Defence | Yes | ▼ |
| 37 d | 3rd Line of Defence | No | ▼ |
| 37 e | 3rd parties to which specific compliance activities subject to ABC risk have been outsourced | No | ▼ |
| 37 f | Non-employed workers as appropriate (contractors/consultants) | No | ▼ |
| 38 | Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities? | No | ▼ |
| 39 | Confirm that all responses provided in the above Section Anti Bnbery & Corruption are representative of all the LE's branches | Yes | ▼ |
| 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. | ABC ivaretas blant annet i bankens etiske retningslinjer, retningslinjer om interessekonflikt mv. Banken er ikke underlagt regelverk om internrevisjon med bakgrunn i bankens størrelse og kompleksitet. Banken benytter ekstern revisor som ivaretar 3. linje forsvaret. ABC oppgaver er ikke ivaretatt av 3. part/konsulenter | |

| 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 | No |
| 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? | Less than 5 years |
| 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. | Banken har ikke plikt å gjennomføre screening mot 311 Actions. Banken er usikker på om vår kjernebankleverandør (SDC) gjør dette, derfor er spm. 43 f besvart med "No". Eika sentralt undersøker om Dow Jones leverer søk mot dette eller ikke. |

| 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 | No | <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? | Yes | <input type="checkbox"/> |
| 49 a | If N, provide the date when the last AML & CTF EWRA was completed. | 08.12.2021 | |
| 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"/> |

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| 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 | | |
| 58 | What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ? | 25% | <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 | ▼ |
| 60 b | Geography | Yes | ▼ |
| 60 c | Business Type/Industry | Yes | ▼ |
| 60 d | Legal Entity type | Yes | ▼ |
| 60 e | Adverse Information | No | ▼ |
| 60 f | Other (specify) | | |
| 61 | Does the Entity have a risk based approach to screening customers for adverse media/negative news? | Yes | ▼ |
| 62 | If Y, is this at: | | |
| 62 a | Onboarding | Yes | ▼ |
| 62 b | KYC renewal | Yes | ▼ |
| 62 c | Trigger event | Yes | ▼ |
| 63 | What is the method used by the Entity to screen for adverse media / negative news? | | |
| 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 | ▼ |
| 65 | If Y, is this at: | | |
| 65 a | Onboarding | Yes | ▼ |
| 65 b | KYC renewal | Yes | ▼ |
| 65 c | Trigger event | Yes | ▼ |
| 66 | What is the method used by the Entity to screen PEPs? | Combination of automated and manual | ▼ |
| 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 | ▼ |
| 68 | Does the Entity have a process to review and update customer information based on: | | |
| 68 a | KYC renewal | Yes | ▼ |
| 68 b | Trigger event | Yes | ▼ |
| 69 | Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews? | Yes | ▼ |

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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 | Prohibited | <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 | Prohibited | <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 | Do not have this category of customer or industry | <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 | 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 | EDD 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 | Do not have this category of customer or industry | <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 | Do not have this category of customer or industry | <input type="checkbox"/> |
| 70 t | Gambling | Prohibited | <input type="checkbox"/> |
| 70 u | Payment Service Provider | Do not have this category of customer or industry | <input type="checkbox"/> |
| 70 v | Other (specify) | | |
| 71 | If restricted, provide details of the restriction | | |
| 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 | <input type="checkbox"/> |
| 75 | What is the method used by the Entity to monitor transactions for suspicious activities? | Combination of automated and manual | <input type="checkbox"/> |
| 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="checkbox"/> |
| 77 a | If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements? | Yes | <input type="checkbox"/> |
| 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="checkbox"/> |
| 79 | Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches | Yes | <input type="checkbox"/> |
| 79 a | If N, clarify which questions the difference/s relate to and the branch/es that this applies to | hits from the rule-based transaction client are manually risk-assessed | |
| 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 | Act relating to Measures to Combat Money Laundering and Terrorist Financing (the Anti-Money Laundering Act) Regulations on measures to combat the laundering of proceeds of crime etc. (Money Laundering Regulations) |
| 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 |
| 83 | Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages? | Yes |
| 84 | Does the Entity have controls to support the inclusion of required beneficiary information international payment messages? | Yes |
| 85 | Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches | Yes |
| 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? | 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) | Not used | ▼ |
| 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 | Not used | ▼ |
| 93 f | Other (specify) | | |
| 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? | No | <input type="checkbox"/> |
| 97 | Confirm that all responses provided in the above Section SANCTIONS are representative of all the LE's branches | Yes | <input type="checkbox"/> |
| 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 | No |
| 99 e | 3rd parties to which specific FCC activities have been outsourced | No |
| 99 f | Non-employed workers (contractors/consultants) | No |
| 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. | Banken har ikke outsourcet compliance oppgaver |

| 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)? | No | <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 | Yearly |
| 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 | No |
| 108 h | Governance | Yes |
| 108 i | Reporting/Metrics & Management Information | Yes |
| 108 j | Suspicious Activity Filing | Yes |
| 108 k | Enterprise Wide Risk Assessment | |
| 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)

Etnedal Sparebank _____ (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.

I, **Stian. A. Skåren** _____ (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.

I, **Peter K. Jankov** _____ (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.

Etnedal, 27.12.2022  _____ (Signature & Date)

Etnedal, 27.12.2022  _____ (Signature & Date)