the Wolfsberg Group

Financial Institution Name: Location (Country) :

Joint-Stock Company "Invest Finance Bank" Uzbekistan

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
	& OWNERSHIP	
1	Full Legal Name	Joint-Stock Company "Invest Finance Bank"
		All the second
2	Append a list of foreign branches which are covered	All branches
	by this questionnaire	
3	Full Legal (Registered) Address	100029, 1, Taras Shevchenko, Tashkent, Uzbekistan
4	Full Primary Business Address (if different from	100029, 1, Taras Shevchenko, Tashkent, Uzbekistan
	above)	
5	Date of Entity incorporation/establishment	24.12.2007
-	a latter formerskinger damand an aumarshin	
6	Select type of ownership and append an ownership chart if available	
	Publicly Traded (25% of shares publicly traded)	No
6 a	If Y, indicate the exchange traded on and ticker	
6 a1	symbol	
	symbol	
<u></u>	Member Owned/Mutual	No
6 b 6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate	Mr. Mamatdianov Farkhod - 65 88%
	beneficial owners with a holding of 10% or more	Mr. Mamatdjanov Farkhod - 65,88%
	North Physical and North Statements and The Company and The Compan	
	·	
7	% of the Entity's total shares composed of bearer	0%
	shares	0 76
8	Does the Entity, or any of its branches, operate under	No
	an Offshore Banking License (OBL)?	
8 a	If Y, provide the name of the relevant branch/es	
	which operate under an OBL	
9	Does the Bank have a Virtual Bank License or	No
	provide services only through online channels?	
10	Name of primary financial regulator/supervisory	The Central Bank of the Republic of Uzbekistan
	authority	
1.1		
11	Provide Legal Entity Identifier (LEI) if available	254900TRFDM80XIUTU57
	The second state of the second state and the	
12	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A
	Idmerent nom the Entity completing the DDW	

3	Jurisdiction of licensing authority and regulator of ultimate parent	N/A
	1	
4	Select the business areas applicable to the Entity	
4 a		Yes
4 b		No
4 c		Yes
	Continier Barnarig	Yes
4 d	Hallodobollar 221111g	No
4 e	interesting and a second secon	No
4 f		No
4 g	Secame estimate estimates	
4 h	Brokenbedier	No
41	indialateral Development	No
4 j	Wealth Management	No
4 k	Other (please explain)	N/A
5	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
15 a	If Y, provide the top five countries where the non- resident customers are located.	
16	Select the closest value:	
16 a	Number of employees	1001-5000
16 b	Total Assets	Greater than \$500 million
1.2000 1.724	Confirm that all responses provided in the above	
17	Section are representative of all the LE's branches.	Yes
17 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
18	If appropriate, provide any additional information/context to the answers in this section.	N/A
	information/context to the answers in this section.	N/A
	If appropriate, provide any additional information/context to the answers in this section. JCTS & SERVICES Does the Entity offer the following products and	N/A
2. PRODU	Information/context to the answers in this section.	N/A
2. PRODU 19	Information/context to the answers in this section.	N/A Yes
2. PRODU 19 19 a	Information/context to the answers in this section.	
2. PRODU 19 19 a	information/context to the answers in this section. JCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking	
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2. PRODU 19 19 a 19 a1 19 a1a 19 a1b 19 a1c 19 a1d 19 a1c 19 a1f 19 a1g	information/context to the answers in this section. JCTS & SERVICES Does the Entity offer the following products and services: Correspondent Banking If Y Does the Entity offer Correspondent Banking services to domestic banks? Does the Entity allow domestic bank clients to provide downstream relationships? Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity offer Correspondent Banking services to foreign banks? Does the Entity allow downstream relationships with foreign banks? Does the Entity have processes and procedures in place to identify downstream relationships with foreign banks? Does the Entity offer Correspondent Banking services to regulated Money Services Businesses (MSBs)/Money Value Transfer Services (MVTSs)? Does the Entity allow downstream relationships with MSBs, MVTSs, or Payment Service Provider (PSPs)?	Yes I

19 a1i	Does the Entity have processes and procedures in place to identify downstream relationships with MSBs /MVTSs/PSPs?	Yes	•
19 b	Cross-Border Bulk Cash Delivery	No	
19 c	Cross-Border Remittances	Yes	
19 d	Domestic Bulk Cash Delivery	No	
19 e	Hold Mail	No	
19 f	International Cash Letter	No	
19 g	Low Price Securities	No	
19 h	Payable Through Accounts	No	
19 i	Payment services to non-bank entities who may then offer third party payment services to their customers?	Νο	•
19 i1	If Y, please select all that apply below?		
19 i2	Third Party Payment Service Providers	No	
19 i3	Virtual Asset Service Providers (VASPs)	No	
19 i4	eCommerce Platforms	No	
19 i5	Other - Please explain	N/A	
19 j	Private Banking	No	
19 k	Remote Deposit Capture (RDC)	No	
191	Sponsoring Private ATMs	No	
19 m	Stored Value Instruments	Yes	
19 n	Trade Finance	Yes	
19 0	Virtual Assets	No	
19 p	For each of the following please state whether you offer the service to walk-in customers and if so, the applicable level of due diligence:		
19 p1	Check cashing service	No	
19 p1a	If yes, state the applicable level of due diligence	Please select	
19 p2	Wire transfers	Yes	
19 p2a	If yes, state the applicable level of due diligence	Due diligence	
19 p3	Foreign currency conversion	Yes	
19 p3a	If yes, state the applicable level of due diligence	Due diligence	
19 p4	Sale of Monetary Instruments	No	
19 p4a	If yes, state the applicable level of due diligence	Please select	
19 p5	If you offer other services to walk-in customers please provide more detail here, including describing the level of due diligence.		
19 q	Other high-risk products and services identified by the Entity (please specify)	No	
20	Confirm that all responses provided in the above Section are representative of all the LE's branches.	Yes	•
20 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
21	If appropriate, provide any additional information/context to the answers in this section.		
3 AMI	CTF & SANCTIONS PROGRAMME		
22	Does the Entity have a programme that sets minimum		
.,	AML, CTF and Sanctions standards regarding the following components:		
22 a	Appointed Officer with sufficient	Yes	
22 b	Adverse Information Screening	Yes	
22 c	Beneficial Ownership	Yes	
22 d	Cash Reporting	Yes	
22 e	CDD	Yes	
22 f	EDD	Yes	Lauren
22 g	Independent Testing	Yes	
22 h	Periodic Review	Yes	
22 i	Policies and Procedures	Yes	
22 j	PEP Screening	Yes	
22 k	Risk Assessment	Yes	
221	Sanctions	Yes	

22 n Training and Education Yes 23 Training and Education Monitoring Yes 23 How many hill firm employees are in the Entry's AML, CTF & Sencicions Controlled Desarmant Management Committee / N. Mescrite your practice magnetic profiles of the AML, CTF, & Sanctors programme? 11-100 24 She Entry LAML, CTF & Sanctors projusty feature in the status of the AML, CTF, & Sanctors programme? Yes 25 Desk the Board nocinv, assess, and challing engular reporting on the status of the AML, CTF, & Sanctors programme? Yes 26 Does the Entry use third paties to carry out any components of 1s AML, CTF, & Sanctors programme? Yes 26 Does the Entry use third paties to carry out any components of 1s AML, CTF, & Sanctors programme? Yes 27 Desk the entry have a whilefabliower poly? Yes 28 Desk the Anthy have a shalefabliower poly? Yes 29 Desk the entry have a whilefabliower poly? Yes 29 Desk the entry have an entry fabre of the above section are representation of the ALC the poly Yes 29 His proprioting provide any additional entry matching provide programme? Yes 30 Does the Entry have a categorise to file of the addition of reacacing any fill of the addition of reacacing any fill of the	22 m	Suspicious Adams interesting	Yes	
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35 Does the Entity have a global ABC policy that: 35 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 35 b Includes enhanced requirements regarding interaction with public officials? Yes Yes 35 c Includes enhanced records (this may be within the ABC policy or any other policy applicable to the Legal Entity)? Yes Yes 36 Does the Entity have controls in place to monitor the effectiveness of their ABC programme? Yes Yes 37 Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme? Yes Yes 38 Has the Entity ACE Entryprise Wide Risk Assessment (EWRA) been completed in the last I zomnths? Yes Yes 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? Yes Yes 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: Yes Yes Yes	33	levels of experience/expertise to implement the ABC		•
35 Does the Entity have a global ABC policy that: 35 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. 35 b Includes enhanced requirements regarding interaction with public officials? 35 c Includes a prohibition galanst the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)? 36 Does the Entity have controls in place to monitor the effectiveness of their ABC programme? 37 Does the Board receive, assess, and challenge regular reporting on the status of the ABC programme? 38 Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity ABC EWRA cover the inherent risk components detailed below:	34	Is the Entity's ABC programme applicable to:	Both joint ventures and third parties acting on behalf of the Entity	ئ ىيىسى
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38 a If N, provide the date when the last ABC EWRA was completed. 39 Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment? 40 Does the Entity's ABC EWRA cover the inherent risk components detailed below: 40.a Potential liability created by intermediaries and	38	Has the Entity's ABC Enterprise Wide Risk Assessment (EWRA) been completed in the last 12 months?		•
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40 a Potential liability created by intermediaries and	39	is the net result of the controls effectiveness and the inherent risk assessment?	Yes	
40 a Potential liability created by intermediaries and	40	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	Yes	•
	40 a		Yes	•

40 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	Yes	•
40 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	Yes	•
40 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	Yes	•
40 e	Changes in business activities that may materially increase the Entity's corruption risk	Yes	•
41	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes	•
42	Does the Entity provide mandatory ABC training to:		
42 a	Board and senior Committee Management	No	
42 b	1st Line of Defence	Yes	
42 c	2nd Line of Defence	Yes	
42 d	3rd Line of Defence	Yes	
42 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	No	-
42 f	Non-employed workers as appropriate (contractors/consultants)	No	•
43	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes	•
44	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	-
44 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		124
45	If appropriate, provide any additional information/context to the answers in this section.		
5. AML, 46	CTF & SANCTIONS POLICIES & PROCEDURES Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent,		
46 a	detect and report: Money laundering	Yes	
46 b	Terrorist financing	Yes	
46 c	Sanctions violations	Yes	
47	Are the Entity's policies and procedures updated at least annually?	Yes	•
48	Has the Entity chosen to compare its policies and procedures against:		
48 a	U.S. Standards	Yes	
48 a1	If Y, does the Entity retain a record of the results?	Yes	
48 b	EU Standards	Yes	
48 b1	If Y, does the Entity retain a record of the results?	Yes	
49	Does the Entity have policies and procedures that:		
49 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes	•
49 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes	•
49 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes	•
49 d	Prohibit accounts/relationships with shell banks	Yes	
49 e	Prohibit dealing with another entity that provides services to shell banks	Yes	-
49 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes	•
49 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	-
49 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes	•

49 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
49 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	Yes
49 k	Define the process for exiting clients for financial crime reasons that applies across the entity, including foreign branches and affiliates	Yes
491	Define the process and controls to identify and handle customers that were previously exited for financial crime reasons if they seek to re-establish a relationship	Yes
49 m	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes
49 n	Outline the processes for the maintenance of internal "watchlists"	Yes
50	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
51	Does the Entity have record retention procedures that comply with applicable laws?	Yes
51 a	If Y, what is the retention period?	5 years or more
52	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
52 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
53	If appropriate, provide any additional information/context to the answers in this section.	
6 AMI C	TF & SANCTIONS RISK ASSESSMENT	
54	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
54 a	Client	Yes
54 b 54 c	Product Channel	Yes Yes
54 d	Geography	Yes
55	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
55 a	Transaction Monitoring	Yes
55 b	Customer Due Diligence PEP Identification	Yes Ves
55 c 55 d	Transaction Screening	Yes
55 e	Name Screening against Adverse Media/Negative News	Yes
55 f	Training and Education	Yes
55 g	Governance Monoscience	Yes Tester Teste
55 h 56	Management Information Has the Entity's AML & CTF EWRA been completed in the last 12 months?	Yes Yes
56 a	If N, provide the date when the last AML & CTF EWRA was completed.	
57	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
57 a	Client	Yes
57 b	Product	Yes
57 c	Channel	Yes
57 d 58	Geography Does the Entity's Sanctions EWRA cover the controls	192
58 a	effectiveness components detailed below: Customer Due Diligence	Yes
58 b	Governance	Yes
58 c	List Management	Yes
58 d	Management Information	Yes

8 e	Name Screening	Yes
8 f	Transaction Screening	Yes
8 g	Training and Education	Yes
9	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
9 a	If N, provide the date when the last Sanctions EWRA was completed.	
60	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
50 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
61	If appropriate, provide any additional information/context to the answers in this section.	
7. KYC.	CDD and EDD	
62	Does the Entity verify the identity of the customer?	Yes
63	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
64	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
64 a	Customer identification	Yes
64 b	Expected activity	Yes
64 c	Nature of business/employment	Yes Ves Ves Ves Ves Ves Ves Ves Ves Ves V
64 d	Ownership structure	Yes
64 e	Product usage	165
64 f	Purpose and nature of relationship	res
64 g	Source of funds	169
64 h	Source of wealth	Yes
65	Are each of the following identified:	
65 a	Ultimate beneficial ownership	Yes
65 a1	Are ultimate beneficial owners verified?	Tes
65 b	Authorised signatories (where applicable)	Tes
65 c	Key controllers	Yes
65 d 66	Other relevant parties What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification?	Yes 10%
67	Does the due diligence process result in customers receiving a risk classification?	Yes
67 a	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
67 a1	Product Usage	Yes
67 a2	Geography	Yes
67 a3	Business Type/Industry	Yes
67 a4	Legal Entity type	Yes
67 a5	Adverse Information	Yes
67 a6	Other (specify)	Period of functioning and inconsistency with the type of activity
68	For high risk non-individual customers, is a site visit part of your KYC process?	a Yes
68 a	If Y, is this at:	
68 a1	Onboarding	No Yes
68 a2	KYC renewal	No
68 a3	Trigger event	Yes
68 a4 68 a4a	Other If yes, please specify "Other"	No
69	Does the Entity have a risk based approach to screening customers for Adverse Media/Negative News?	Yes
69 a	If Y, is this at:	
69 a1	Onboarding	Yes
69 a2	KYC renewal	Yes

		Yes	N .4
69 a3	Trigger event What is the method used by the Entity to screen for		
70	Adverse Media/Negative News?	Combination of automated and manual	
71	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	•
71 a	If Y, is this at:		
71 a1	Onboarding	Yes	
71 a2	KYC renewal	Yes	
71 a3	Trigger event	Yes	
72	What is the method used by the Entity to screen PEPs?	Combination of automated and manual	Ph. #
73	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	-
74	Is KYC renewed at defined.frequencies based on risk rating (Periodic Reviews)?	Yes	
74 a	If yes, select all that apply:		
74 a1	Less than one year	No	
74 a2	1 – 2 years	Yes	N 4
74 a3	3 – 4 years	No	
74 a4	5 years or more Trigger-based or perpetual monitoring reviews	Yes	B. #
74 a5 74 a6	Other (Please specify)		-
75	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes	~
76	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?		
76 a	Arms, defence, military	Prohibited	K 74
76 b	Respondent Banks	EDD on risk-based approach	B. //
76 b1	If EDD or restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes	
76 c	Embassies/Consulates	EDD on risk-based approach	M
76 d	Extractive industries	EDD on risk-based approach	M A
76 e	Gambling customers	Prohibited	
76 f	General Trading Companies	EDD on risk-based approach	1
76 g	Marijuana-related Entities	Prohibited	5. 4
76 h	MSB/MVTS customers	EDD on risk-based approach	
76 i	Non-account customers	EDD on risk-based approach	
CONTRACTOR OF A	Non-Government Organisations	EDD on risk-based approach	54
76 j	Non-resident customers	Always subject to EDD	
76 k		Prohibited	
761	Nuclear power	EDD on risk-based approach	
76 m	Payment Service Providers	Always subject to EDD	
76 n	PEPs	Always subject to EDD	
76 0	PEP Close Associates	Always subject to EDD	
76 p	PEP Related	Always subject to EDD	N 74
76 q	Precious metals and stones	Prohibited	B. 4
76 r	Red light businesses/Adult entertainment	EDD on risk-based approach	N 4
76 s	Regulated charities		b. 4
76 t	Shell banks	Prohibited EDD on risk-based approach	N .4
76 u	Travel and Tour Companies		N .4
76 v	Unregulated charities	Prohibited	
76 w	Used Car Dealers	EDD on risk-based approach	
76 x 76 y	Virtual Asset Service Providers Other (specify)	Prohibited	
77	If restricted, provide details of the restriction		
78	Does EDD require senior business management and, or compliance approval?	Yes	

8 a	If Y indicate who provides the approval:	Both
9	Does the Entity have specific procedures for	Yes
0	Deep the Entity perform an additional control or	Yes
1	Confirm that all responses provided in the above	Yes
31 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
32	If appropriate, provide any additional information/context to the answers in this section.	
B. MONI	TORING & REPORTING	
83	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
84	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
84 a	If manual or combination selected, specify what type of transactions are monitored manually	Complex analyze of transactions of customers is conducted manually.
84 b	If automated or combination selected, are internal system or vendor-sourced tools used?	Both
84 b1	If 'Vendor-sourced tool' or 'Both' selected, what is the name of the vendor/tool?	Internal system - Intelligent Solutions: IS SMART BANK, ANALYSIS
84 b2	When was the tool last updated?	< 1 year
84 b3	When was the automated Transaction Monitoring application last calibrated?	< 1 year
85	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
85 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	Yes
86	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
87	Does the Entity have a data quality management programme to ensure that complete data for all transactions are subject to monitoring?	Yes
88	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
89	Does the Entity have processes in place to send Requests for information (RFIs) to their customers in a timely manner?	Yes
90	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
90 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
91	If appropriate, provide any additional information/context to the answers in this section.	
9. PAY	MENT TRANSPARENCY	
92	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes

processes to comply with and have controls in place to ensure compliance with: 93 a FATF Recommendation 16 Yes 93 b Local Regulations Yes I			
State Local Regulation Yes S3 51 IF Y, specify the regulation 1. Law oth Republic of Uzbastant : On counsening the legitization of proceeds from controls of the specific of the proliferation of approach of the specific of the proliferation of approach of the specific of the proliferation of the prolif	93		
State Local Regulation Yes 30 bit If Y, specify the regulation 1. Lew of the Republic of Uzbettain * On countering the legistration of proceeds from corrections and the family of the profilemation of proceeds from corrections. 30 bit If Y, specify the regulation 1. Lew of the Republic of Uzbettain * On countering the legistration of proceeds from corrections. 31 bit If Y, specify the regulation 1. Lew of the Republic of Uzbettain * On countering the legistration of proceeds from corrections. 32 bit If N, explain 4. Support of the provide and the counter of plandor information in counter of the provide and the counter of the provide and the provide and the counter of the provide and provide and the provide and the provide and the provide an	3.a	FATF Recommendation 16	Yes
23 bit IFY, specify the regulation 1. Let <i>a</i> the Republic of Usestatan * On ocurating the legislation of procession of mass activation. The interacting of environment of marking of the problem of vacance of activation activation. The interacting of environment of marking of the problem of vacance of activation activation. The interacting of environment of the interaction of vacance of activation of vacance of activation of use activation. The interaction of vacance of activation of use activation in the interaction of vacance of activation of the interaction of vacance of activation of the interaction of vacance of activation in the interaction of vacance of activation in the interaction of vacance of activation activation of the interaction of vacance of activation activation activate activatis activatis activation activatis activation activation a			Yes
94 Does the Ently have controls to support the inclusion of required and accurate originator information in cross border payment message? Yes 95 Does the Ently have controls to support the inclusion of required and accurate originator information on support the beneficiary address includer beneficiary address includer beneficiary address includer beneficiary address includer to the above Bector are prosentative to all the LE beneficiary address includes provide any additional information.construct to the above Bector are prosentative to the above Bector are proventative to the above Bector are accurated by the statistical institutions? Yes 98 Does the Ently have a Sanctions Policy approved by management registing compliance with sanctions Bector are accurated institutions? Yes 99 Does the Ently have accurate (including orchibitions with the other antity (including orchibitions applicable to accurate and and the accurate control reasonably designed to provent the use of another ently to violate sanctions in and desci actions table to accurate another antity control reasonably designed to prohibitiandot desci actions table to accurate and the active statistical and or maximg of and requiring to the active statistical statistical statistical statistical desci actions table to accurate and the acting accurate acting and requiring to the active statistical			destruction" (Law of the Republic of Uzbekistan, dd. August 26, 2004, № 660-II). 2 Internal Control Rules on countering the legalization of proceeds from criminal activities, the
of reguind and accurate originator information in cross border payment ressages? Yes 95 Does the Ently have controls to support the inclusion of required energicary information cross-border border payment ressages? Yes 95 a If Y, does the Ently have procedures to include beneficiary address including country in cross border payments? Yes 96 Confirm That ill response provided in the above Section are representative of all the LES banches section are representative of all the LES banches and the branchies that this applies to. Yes 97 If appropriate, provide any additional information/context to the answers in bits section. Yes 98 Does the Ently have a Sanctions Pulicy approved by its bainness conducted with, or through accounts held all foreign francial instrument to violate ancientos taw applicable to the Ently including with threspect to its bainness conducted with, or through accounts held all foreign francial instrument to violate ancientos taw applicable to the entry to violate ancientos prohibitions applicable to the other ently to violate ancientos and absorder transactions? Yes 101 Does the Ently have policies, procedures or other controls easonably designed to prochib	93 c	lf N, explain	
of required beneficiary information cross-border payment messages? Yes 95 a If'', does the Entity have proceedures to include beneficiary address including country in cross border payments? Yes 96 Contime that all responses provided in the LE's branches section are representative of all the LE's branches and the branchies that this applies to. Yes 97 If appropriate, provide any additional information/context to the answers in this section. Yes 97 If appropriate, provide any additional information/context to the answers in this section. Yes 98 Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions lew applicable to the Entity. In ording the answers in the section. Yes 99 Does the Entity have a Sanctions provide the und at breigh financial institution? Yes 99 Does the Entity have applicate, proceentre, or other controls asplicable to the order applicable providence or other controls asplicable providence or other controls asplicable, proceentre or other controls asplicable, proceentre or other controls reasonably designed to prohibit and/or desict actions taken to evide applicable ancions prohibitions, such as stripping, or the resubmission and/or masking, of anal the automated and manual controls reasonably designed to prohibit and/or desict actions taken to actions relevant information in cross border transactions? Boh Automated and Manual 101 Does the Entity toreal busits profile productions applicable to the En	94	of required and accurate originator information in	Yes
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and the branch/es that this applies to. If appropriate, provide any additional information/context to the answers in this section. 10. SANCTIONS Information/context to the answers in this section. 10. SANCTIONS Yes 38 Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions tail at the taily including with respect to this business conducted with, or through accounts held at threign financial institutions? Yes 39 Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions regional to the other entity (including prohibitons applicable to evelows of ther controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions is prohibitons applicable to evade applicable sanctions is prohibitons applicable in controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions in cross border transactions? Yes 101 Does the Entity have alsonders including beneficial constance in the submers. Including beneficial constance in degrading and regularly thereafter against Sanctions Lists? Yes 102 What is the method used by the Entity for sanctions elected. Both Automated and Manual selected: 102 at If a vendor-sourced to for both selected, what is the math of ompleteness (lack of missing of the entohrool? Both Automated and Manual selected: 102 at When did you last test the effectiveness (lack of missing data) o	96	Section are representative of all the LE's branches	Yes
Information/context to the answers in this section. 10. SANCTIONS 98 Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions tais suplicable to the Entity, including with respect to this business conducted with, or through accounts held at foreign financial institutions? Yes 99 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 casing the other entity's counts or services in a manner controls reasonably designed to prohibitance applicable to the other entity's counts or services in a manner controls reasonably designed to prohibit and/or detect actions taken policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitons splicible sanctions relevant information in cross border transactions? Yes 101 Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitons splicibles and collected by the Entity during onboarding and regularly thereafter against Sanctions Lists? Yes 102 What is the method used by the Entity for sanctions screening? Both Automated and Manual 102 at 1 Are internal system of vendor-sourced tool or both selected, what is the name of the vendor/bod? Both 102 at 2 When did you last test the effectiveness (ack of missing day) of the matching ond/pruce tool or both selected, what is the name of the vendor/bod? Both	96 a		
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including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	102 a2	true matches) and completeness (lack of missing data) of the matching configuration of the automated tool? (If 'Other' please explain in Question 110)	
104 What is the method used by the Entity? Combination of automated and manual	103	including at a minimum, entity and location information, contained in cross border transactions	
	104	What is the method used by the Entity?	Combination of automated and manual

105	Does the Entity have a data quality management		
	programme to ensure that complete data for all transactions are subject to sanctions screening?	Yes	
106	Select the Sanctions Lists used by the Entity in its sanctions screening processes:		
106 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data	•
106 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	•
106 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data	•
106 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data	
106 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data	100000
106 f	Other (specify)		
107	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:		
107 a	Customer Data	Same day to 2 business days	
107 b	Transactions	Same day to 2 business days	
108	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No	•
109	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	-
109 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		
110	If appropriate, provide any additional information/context to the answers in this section.	Efficiency (finding true matches) and completeness (no missing data) of the corresponding configuration the automated tool is periodically checked when sanctions lists are updated	
11 TRAINI	NG & EDUCATION		
111	Does the Entity provide mandatory training, which includes:		
111 a	Identification and reporting of transactions to government authorities	Yes	•
111 Б	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes	•
111 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes	-
111 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes	-
111 e	Conduct and Culture	Yes	
111 f	Fraud	Yes	L
112	Is the above mandatory training provided to:		
112 a	Board and Senior Committee Management	Yes	
112 b	1st Line of Defence	Yes	
112 c	2nd Line of Defence	Yes	Longer
112 d	3rd Line of Defence Third parties to which specific FCC activities have	Yes	
112 e	been outsourced	Not Applicable	-
112 f	Non-employed workers (contractors/consultants)	Yes	
113	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high-risk products, services and activities?	yes	-
114	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes	
114 a	If Y, how frequently is training delivered?	Annually	2000
115	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes	

115 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
46	If appropriate, provide any additional	
116	information/context to the answers in this section.	
	TY ASSURANCE /COMPLIANCE TESTING	
117	Does the Entity have a program wide risk based	Yes
118	Does the Entity have a program wide risk based	Yes
119	Confirm that all responses provided in the above Section are representative of all the LE's branches	Yes
119 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
120	If appropriate, provide any additional information/context to the answers in this section.	
13. AUDIT 121	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, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
122	How often is the Entity audited on its AML, CTF, ABC, Fraud and Sanctions programme by the following:	
122 a	Internal Audit Department	Yearly Yearly
122 b	External Third Party Does the internal audit function or other independent	
123	third party cover the following areas: AML, CTF, ABC, Fraud and Sanctions policy and	
123 a	procedures	
123 b	Enterprise Wide Risk Assessment	Yes Yes
123 c	Governance	Yes State St
123 d	KYC/CDD/EDD and underlying methodologies Name Screening & List Management	
123 e	Reporting/Metrics & Management Information	Yes S
123 f	Suspicious Activity Filing	Yes
123 g 123 h	Technology	Yes Ves
123 i	Transaction Monitoring	Yes
123]	Transaction Screening including for sanctions	Yes
123 k	Training & Education	Yes
123	Other (specify) Are adverse findings from internal & external audit	
124	tracked to completion and assessed for adequacy and completeness?	Yes
125	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
125 a	If N, clarify which questions the difference/s relate t and the branch/es that this applies to.	
126	If appropriate, provide any additional information/context to the answers in this section.	
14. FF	Does the Entity have policies in place addressing	Vec
127	fraud risk? Does the Entity have a dedicated team responsible	Yes L
128	for preventing & detecting fraud?	Yes

129	Does the Entity have real time monitoring to detect fraud?	Yes
130	Do the Entity's processes include gathering additional information to support its fraud controls, for example: IP address, GPS location, and/or device ID?	Yes
131	Confirm that all responses provided in the above section are representative of all the LE's branches	Yes
131 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
132	If appropriate, provide any additional information/context to the answers in this section,	N/A
Declarati	on Statement	
Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2023 (CBDDQ V1.4) 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) JSC "InFinBank" (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 every eighteen months.		
The Financial Institution commits to file accurate supplemental information on a timely basis.		
1. Mr. Abdullaev Jamgilddin (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.		
Mr. Khudaydenliev Bobir (MLRO or equivalent), certify that I have read and understood this declaration, that the answers provided in this worksborg CBDO are complete and correct to my honest belief, and that I am authorised to execute this declaration on behalf of the Financial Institution.		
February 10, 2025		
(Signature & Date)		

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