



Financial Institution Name:	Crédit Agricole Corporate and Investment Bank
Location (Country) :	France

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal Name	Crédit Agricole Corporate and Investment Bank
2	Append a list of branches which are covered by this questionnaire	
3	Full Legal (Registered) Address	12, Place des Etats-Unis CS 70052 92547 Montrouge CEDEX, FRANCE
4	Full Primary Business Address (if different from above)	
5	Date of Entity incorporation / establishment	26 November 1973
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned / Mutual	No
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 beneficial owners with a holding of 10% or more	Crédit Agricole SA
7	% of the Entity's total shares composed of bearer shares	0
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	Yes
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	Crédit Agricole Corporate and Investment Bank DIFC

2. AML, CTF & SANCTIONS PROGRAMME		
9	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
9 a	Appointed Officer with sufficient experience / expertise	Yes
9 b	Cash Reporting	No
9 c	CDD	Yes
9 d	EDD	Yes
9 e	Beneficial Ownership	Yes
9 f	Independent Testing	Yes
9 g	Periodic Review	Yes
9 h	Policies and Procedures	Yes
9 i	Risk Assessment	Yes
9 j	Sanctions	Yes
9 k	PEP Screening	Yes
9 l	Adverse Information Screening	Yes
9 m	Suspicious Activity Reporting	Yes
9 n	Training and Education	Yes
9 o	Transaction Monitoring	Yes
10	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
11	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes
11a	If Y, provide further details	Only Crédit Agricole Group entities
3. ANTI BRIBERY & CORRUPTION		
12	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	Yes
13	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
14	Does the Entity provide mandatory ABC training to:	Yes
14 a	Board and Senior Committee Management	Yes
14 b	1st Line of Defence	Yes
14 c	2nd Line of Defence	Yes
14 d	3rd Line of Defence	Yes
14 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable
14 f	Non-employed workers as appropriate (contractors / consultants)	Yes

4. POLICIES & PROCEDURES		
15	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
15 a	Money laundering	Yes
15 b	Terrorist financing	Yes
15 c	Sanctions violations	Yes
16	Does the Entity have policies and procedures that:	
16 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
16 b	Prohibit the opening and keeping of accounts for unlicensed banks and / or NBFIs	No
16 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	No
16 d	Prohibit accounts / relationships with shell banks	Yes
16 e	Prohibit dealing with another Entity that provides services to shell banks	No
16 f	Prohibit opening and keeping of accounts for Section 311 designated entities	No
16 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	No
16 h	Assess the risks of relationships with PEPs, including their family and close associates	Yes
16 i	Define escalation processes for financial crime risk issues	Yes
16 j	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	Yes
16 k	Outline the processes regarding screening for sanctions, PEPs and negative media	Yes
17	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
18	Does the Entity have a record retention procedures that comply with applicable laws?	Yes
18 a	If Y, what is the retention period?	5 years or more

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5. KYC, CDD and EDD		
19	Does the Entity verify the identity of the customer?	Yes
20	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
21	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
21 a	Ownership structure	Yes
21 b	Customer identification	Yes
21 c	Expected activity	Yes
21 d	Nature of business / employment	Yes
21 e	Product usage	Yes
21 f	Purpose and nature of relationship	Yes
21 g	Source of funds	Yes
21 h	Source of wealth	Yes
22	Are each of the following identified:	
22 a	Ultimate beneficial ownership	Yes
22 a1	Are ultimate beneficial owners verified?	Yes
22 b	Authorised signatories (where applicable)	Yes
22 c	Key controllers	Yes
22 d	Other relevant parties	Yes
23	Does the due diligence process result in customers receiving a risk classification?	Yes
24	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
25	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
26	Does the Entity have a process to review and update customer information based on:	
26 a	KYC renewal	Yes
26 b	Trigger event	Yes
27	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?	
27 a	Non-account customers	Prohibited
27 b	Offshore customers	EDD on a risk based approach

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27 c	Shell banks	Prohibited
27 d	MVTS/ MSB customers	EDD & Restricted on a risk based approach
27 e	PEPs	EDD on a risk based approach
27 f	PEP Related	EDD on a risk based approach
27 g	PEP Close Associate	EDD on a risk based approach
27 h	Correspondent Banks	EDD on a risk based approach
27 h1	If EDD or EDD & Restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	Yes
27 i	Arms, defense, military	EDD & Restricted on a risk based approach
27 j	Atomic power	EDD & Restricted on a risk based approach
27 k	Extractive industries	EDD & Restricted on a risk based approach
27 l	Precious metals and stones	EDD & Restricted on a risk based approach
27 m	Unregulated charities	Prohibited
27 n	Regulated charities	EDD on a risk based approach
27 o	Red light business / Adult entertainment	EDD on a risk based approach
27 p	Non-Government Organisations	EDD & Restricted on a risk based approach
27 q	Virtual currencies	Prohibited
27 r	Marijuana	Prohibited
27 s	Embassies / Consulates	Prohibited
27 t	Gambling	EDD & Restricted on a risk based approach
27 u	Payment Service Provider	EDD & Restricted on a risk based approach
27 v	Other (specify)	
28	If restricted, provide details of the restriction	Sectoral policies are available on the Crédit Agricole Corporate and Investment Bank website (https://www.ca-cib.com/about-us/committed-and-responsible/our-sustainable-financing-policy)

6. MONITORING & REPORTING		
29	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
30	What is the method used by the Entity to monitor transactions for suspicious activities?	
30 a	Automated	Yes
30 b	Manual	Yes
30 c	Combination of automated and manual	Yes
31	Does the Entity have regulatory requirements to report currency transactions?	No
31 a	If Y, does the Entity have policies, procedures and processes to comply with currency reporting requirements?	
32	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
7. PAYMENT TRANSPARENCY		
33	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
34	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:	
34 a	FATF Recommendation 16	Yes
34 b	Local Regulations	Yes
34 b1	Specify the regulation	EU Regulation 2015/847
34 c	If N, explain	

8. SANCTIONS		
35	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
36	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
37	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
37 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data
37 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
37 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners (i.e. reference data)
37 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
37 e	Other (specify)	
38	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
9. TRAINING & EDUCATION		
39	Does the Entity provide mandatory training, which includes :	
39 a	Identification and reporting of transactions to government authorities	Yes
39 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
39 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
39 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	Yes
40	Is the above mandatory training provided to :	
40 a	Board and Senior Committee Management	Yes
40 b	1st Line of Defence	Yes
40 c	2nd Line of Defence	Yes
40 d	3rd Line of Defence	Yes
40 e	3rd parties to which specific FCC activities have been outsourced	Not Applicable
40 f	Non-employed workers (contractors / consultants)	Yes
10. AUDIT		
41	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

CREDIT AGRICOLE CIB - TABLE OF BRANCHES AND SUBSIDIARIES

Branches Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Banco Credit Agricole Brasil*	America	Brazil	Alameda ITU, 852 16 Andar, Cerqueira Cesar CEP 01421-001, SAO PAULO BRAZIL	Central Bank of Brasil http://www.bcb.gov.br/pt-br#1/home Comissão de Valores Mobiliários http://www.cvm.gov.br/
Credit Agricole CIB Canada	America	Canada	2000 McGill College Ave, Suite 1900, H3A 3H3, Montréal CANADA	Bureau du surintendant des institutions financières Canada Office of the Superintendent of Financial Institutions Canada http://www.osfi-bsif.gc.ca/swppws/default.html
Credit Agricole CIB Miami	America	United States	600 Brickell Ave 37th Floor Miami FL 33131 UNITED STATES	Federal reserve bank of Atlanta http://www.frbatlanta.org/
Credit Agricole CIB New York	America	United States	1301 Avenue of the Americas New York NY 10019 UNITED STATES	Federal reserve bank of N.Y. http://www.ny.frb.org
Credit Agricole CIB China*	Asia	China	12F, Office Tower 2, Plaza 66, N°1266 West Nanjing Road SHANGHAI 200040 CHINA	China Banking and Insurance Regulatory Commission http://www.cbirc.gov.cn/
Credit Agricole CIB Hong Kong	Asia	Hong Kong	27/F Two Pacific Place, 88 Queensway HONG KONG	Hong Kong Monetary Authority http://www.info.gov.hk/hkma/ Securities and Futures Commission http://www.sfc.hk
Credit Agricole CIB Mumbai	Asia	India	Hoechst House - 11th, 12th, 14th Floors, Nariman Point Mumbai 400021 INDIA	Reserve Bank of India http://www.rbi.org.in
Credit Agricole CIB Tokyo	Asia	Japan	Shiodome Sumitomo Building, 15th floor, 1-9-2 Higashi-Shimbashi, Minato-ku 105-0021 Tokyo JAPAN	Financial Services Agency www.fsa.go.jp
Credit Agricole CIB Seoul Branch	Asia	Korea	21F Kyobo B/D 1, Chongro, Chongro-ku Seoul, 03154, KOREA	Financial Supervisory Service http://www.fss.or.kr The Bank of Korea http://www.bok.or.kr/main/korMain.action#none Financial Services Commission http://www.fsc.go.kr/index.jsp
Credit Agricole CIB Singapore	Asia	Singapore	168 Robinson Road, #23-01, Capital Tower SINGAPORE 068912	Monetary Authority of Singapore http://www.mas.gov.sg
Credit Agricole CIB Taipei	Asia	Taiwan	Hong Kuo Building - 16th Floor, N° 167 Tun Hua North Road 10549 Taipei TAIWAN	Financial Supervisory Commission http://www.fsc.gov.tw Central Bank of the Republic of China http://www.cbc.gov.tw/mp1.html
Credit Agricole CIB Belgium	Europe	Belgium	120 chaussée de La Hulpe 1000 Bruxelles BELGIQUE	Banque Nationale de Belgique http://www.bnb.be Autorité des services et marchés financiers http://www.fsma.be/en.aspx
Credit Agricole CIB Helsinki	Europe	Finland	Aleksanterinkatu 15 B, P.O. Box 688 00101 Helsinki 10 FINLAND	Financial Supervisory Authority (FIN-FSA), http://www.finansinspektionen.fi/en/Pages/Default.aspx
Ester Finance Titrisation*	Europe	France	12 place des Etats Unis 92120 MONTROUGE FRANCE	Autorité de contrôle prudentiel et de résolution https://acpr.banque-france.fr/

Branches Subsidiaries(*)	Area	Country	Address	Local Regulator (Name and Internet link)
Credit Agricole CIB Germany	Europe	Germany	Taunusanlage 14 60325 Frankfurt am Main GERMANY	BaFin - Federal Financial Supervisory Authority http://www.bafin.de Deutsche Bundesbank http://www.bundesbank.de/
Credit Agricole CIB Milan	Europe	Italy	Piazza Cavour, 2 20121 Milano ITALY	Bank of Italy http://www.bancaditalia.it Consob http://www.consob.it
Credit Agricole CIB Luxembourg	Europe	Luxembourg	39 allée Scheffer 2520 Luxembourg LUXEMBOURG	Commission de Surveillance du Secteur Financier (CSSF) http://www.cssf.lu
Credit Agricole CIB AO*	Europe	Russia	12, Nevsky prospect, Saint-Petersburg 191186 RUSSIA	Central Bank of the Russian Federation http://www.cbr.ru/
Credit Agricole CIB Madrid	Europe	Spain	Paseo de la Castellana, 1 28046 Madrid SPAIN	Regulator for Banking activities Banco de España http://www.bde.es/bde/en/ For the activities on securities CNMV http://www.cnmv.es
Credit Agricole CIB Sweden	Europe	Sweden	Regeringsgatan 38 P.O. Box 7734 103 95 Stockholm SWEDEN	Finansinspektionen http://www.fi.se/Folder-EN/Startpage/
Credit Agricole CIB London	Europe	United Kingdom	Broadwalk House 5 Appold Street EC2A 2DA London UNITED KINGDOM	FCA (Financial Conduct Authority) http://www.fca.org.uk/ Prudential Regulation Authority http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html
Credit Agricole CIB Algerie Bank SPA*	Middle East and North Africa	Algeria	Immeuble Algeria Business Center El Mohammadia Les Pins Maritimes 16000, ALGER ALGERIE	BANQUE D'ALGERIE http://www.bank-of-algeria.dz
Credit Agricole CIB DIFC	Middle East and North Africa	United Arab Emirates	Office Number 2101-2201 Al Fattan Currency House Level 21 and 22 Al Fattan Area- DIFC PO BOX 506 611 Dubai UAE	Dubai Financial Services Authority https://www.dfsa.ae/
Credit Agricole CIB UAE	Middle East and North Africa	United Arab Emirates	DUBAI Branch: The Maze Tower – Level 14 P.O. Box 9256 Sheikh Zayed Road DUBAI ABU DHABI Branch: Level 5, Al Muhairy Centre Sheikh Zayed the First Street P.O.Box 4725 – Abu Dhabi U.A.E.	Central Bank of United Arab Emirates http://www.centralbank.ae