



Financial Institution Name:  
Location (Country):

Crédit Agricole Corporate and Investment Bank  
France

No #	Question	Answer
<b>1. ENTITY &amp; OWNERSHIP</b>		
1	Full Legal name	Crédit Agricole Corporate and Investment Bank
2	Append a list of foreign branches which are covered by this questionnaire (if applicable)	
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 <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	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 <input type="checkbox"/>
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	Crédit Agricole Corporate and Investment Bank DIFC
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	No
10	Provide Legal Entity Identifier (LEI) if available	1VUV7VQFKUOQSJ21A208
<b>2. AML, CTF &amp; SANCTIONS PROGRAMME</b>		
11	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
11 a	Appointed Officer with sufficient experience/expertise	Yes
11 b	Adverse Information Screening	Yes
11 c	Beneficial Ownership	Yes
11 d	Cash Reporting	Not Applicable
11 e	CDD	Yes
11 f	EDD	Yes

11 g	Independent Testing	Yes
11 h	Periodic Review	Yes
11 i	Policies and Procedures	Yes
11 j	PEP Screening	Yes
11 k	Risk Assessment	Yes
11 l	Sanctions	Yes
11 m	Suspicious Activity Reporting	Yes
11 n	Training and Education	Yes
11 o	Transaction Monitoring	Yes
12	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
13	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes
13 a	If Y, provide further details	Only Crédit Agricole Group entities
14	Does the entity have a whistleblower policy?	Yes
<b>3. ANTI BRIBERY &amp; CORRUPTION</b>		
15	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
16	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
17	Does the Entity provide mandatory ABC training to:	
17 a	Board and Senior Committee Management	Yes
17 b	1st Line of Defence	Yes
17 c	2nd Line of Defence	Yes
17 d	3rd Line of Defence	Yes
17 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Not applicable
17 f	Non-employed workers as appropriate (contractors/consultants)	No
<b>4. AML, CTF &amp; SANCTIONS POLICIES &amp; PROCEDURES</b>		
18	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
18 a	Money laundering	Yes
18 b	Terrorist financing	Yes
18 c	Sanctions violations	Yes
19	Does the Entity have policies and procedures that:	
19 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
19 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
19 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	No
19 d	Prohibit accounts/relationships with shell banks	Yes
19 e	Prohibit dealing with another Entity that provides services to shell banks	Yes
19 f	Prohibit opening and keeping of accounts for Section 311 designated entities	No
19 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
19 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
19 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
19 j	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes

20	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
21	Does the Entity have record retention procedures that comply with applicable laws?	Yes
21 a	If Y, what is the retention period?	5 years or more
<b>5. KYC, CDD and EDD</b>		
22	Does the Entity verify the identity of the customer?	Yes
23	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
24	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
24 a	Customer identification	Yes
24 b	Expected activity	Yes
24 c	Nature of business/employment	Yes
24 d	Ownership structure	Yes
24 e	Product usage	Yes
24 f	Purpose and nature of relationship	Yes
24 g	Source of funds	Yes
24 h	Source of wealth	Yes
25	Are each of the following identified:	
25 a	Ultimate beneficial ownership	Yes
25 a1	Are ultimate beneficial owners verified?	Yes
25 b	Authorised signatories (where applicable)	Yes
25 c	Key controllers	Yes
25 d	Other relevant parties	Yes
26	Does the due diligence process result in customers receiving a risk classification?	Yes
27	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
28	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
29	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
29 a	If yes, select all that apply:	
29 a1	Less than one year	No
29 a2	1 – 2 years	Yes
29 a3	3 – 4 years	Yes
29 a4	5 years or more	Yes
29 a5	Trigger-based or perpetual monitoring reviews	No
29 a6	Other (please specify)	
30	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?	
30 a	Arms, Defence, Military	Restricted
30 b	Respondent Banks	EDD on risk-based approach
30 b1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
30 c	Embassies/Consulates	Prohibited
30 d	Extractive industries	Restricted
30 e	Gambling customers	Restricted
30 f	General Trading Companies	EDD on risk-based approach
30 g	Marijuana-related Entities	Do not have this category of customer or industry
30 h	MSB/MVTS customers	Restricted
30 i	Non-account customers	Prohibited
30 j	Non-Government Organisations	Restricted
30 k	Non-resident customers	EDD on risk-based approach

30 l	Nuclear power	Restricted
30 m	Payment Service Providers	Restricted
30 n	PEPs	Always subject to EDD
30 o	PEP Close Associates	Always subject to EDD
30 p	PEP Related	Always subject to EDD
30 q	Precious metals and stones	Restricted
30 r	Red light businesses/Adult entertainment	Do not have this category of customer or industry
30 s	Regulated charities	Restricted
30 t	Shell banks	Prohibited
30 u	Travel and Tour Companies	No EDD/restriction or prohibition
30 v	Unregulated charities	Prohibited
30 w	Used Car Dealers	No EDD/restriction or prohibition
30 x	Virtual Asset Service Providers	Restricted
30 y	Other (specify)	
31	If restricted, provide details of the restriction	Sectoral policies are available on the Credit Agricole Corporate and Investment Bank website ( <a href="https://www.ca-cib.com/about-us/committed-and-responsible/our-sustainable-financing-policy">https://www.ca-cib.com/about-us/committed-and-responsible/our-sustainable-financing-policy</a> )
<b>6. MONITORING &amp; REPORTING</b>		
32	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
33	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
33 a	If manual or combination selected, specify what type of transactions are monitored manually	Transactions are automatically monitored. Additionally a priori manual vigilance is applied and red flags lead to specific due diligence.
34	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
34 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?	Yes
35	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
<b>7. PAYMENT TRANSPARENCY</b>		
36	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
37	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
37 a	FATF Recommendation 16	Yes
37 b	Local Regulations	Yes
37 b1	If Y, Specify the regulation	Eu Regulation 2015/847 as amended by EU Regulation 2023/1113
37 c	If N, explain	
<b>8. SANCTIONS</b>		
38	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes
39	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

40	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
41	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
41 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transac
41 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transac
41 c	Office of Financial Sanctions Implementation HMT (OFSI)	Not used
41 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transac
41 e	Lists maintained by other G7 member countries	Not used
41 f	Other (specify)	The lists of other G7 countries and other local lists are used locally for client screening and transaction filtering.
42	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
<b>9. TRAINING &amp; EDUCATION</b>		
43	Does the Entity provide mandatory training, which includes:	
43 a	Identification and reporting of transactions to government authorities	Yes
43 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
43 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
43 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
44	Is the above mandatory training provided to :	
44 a	Board and Senior Committee Management	Yes
44 b	1st Line of Defence	Yes
44 c	2nd Line of Defence	Yes
44 d	3rd Line of Defence	Yes
44 e	Third parties to which specific FCC activities have been outsourced	Not Applicable
44 f	Non-employed workers (contractors/consultants)	Yes
<b>10. AUDIT</b>		
45	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
<p><b>Signature Page</b></p> <p>Wolfsberg Group Financial Crime Compliance Questionnaire 2023 (FCCQ V1.2)</p> <p>Crédit Agricole Corporate and Investment Bank</p> <p>_____ (Financial Institution name)</p> <p>I, _____ Global Head of Financial Security (Senior Compliance Manager- Second Line representative), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.</p> <p>November 25th, 2024 _____ (Signature &amp; Date)</p>		

**CREDIT AGRICOLE CIB - TABLE OF BRANCHES - SUBSIDIARIES**

Branches / Subsidiaries(*)/ Representative Offices**	Area	Country	Address	Local Regulator (Name and Internet link)
Banco Credit Agricole Brasil*	America	Brazil	Av. Brigadeiro Faria Lima, 4.440, 3º andar, Itaim Bibi, CEP 04538-132 São Paulo, SAO PAULO BRAZIL	Central Bank of Brasil <a href="http://www.bcb.gov.br/pt-br#!/home">http://www.bcb.gov.br/pt-br#!/home</a> Comissão de Valores Mobiliários <a href="http://www.cvm.gov.br/">http://www.cvm.gov.br/</a>
Credit Agricole CIB - Buenos Aires**	America	Argentina	Edificio Laminar Plaza Ing. Butty 240- piso 18° C1001AFB Ciudad Autónoma de Buenos Aires ARGENTINA	Central Bank of the Republic of Argentina (BCRA). <a href="http://www.bcr.gov.ar/">http://www.bcr.gov.ar/</a>
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 <a href="http://www.osfi-bsif.gc.ca/swppps/default.html">http://www.osfi-bsif.gc.ca/swppps/default.html</a>
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. <a href="http://www.ny.frb.org">http://www.ny.frb.org</a>
Credit Agricole CIB Sydney	Asia	Australia	Level 15, Aurora Place 88 Phillip Street Sydney NSW 2000 AUSTRALIA	Australian Prudential Regulation Authority <a href="https://www.apra.gov.au/">https://www.apra.gov.au/</a>
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 <a href="http://www.cbrc.gov.cn/">http://www.cbrc.gov.cn/</a>
Credit Agricole CIB Hong Kong	Asia	Hong Kong	27/F Two Pacific Place, 88 Queensway HONG KONG	Hong Kong Monetary Authority <a href="http://www.info.gov.hk/hkma/">http://www.info.gov.hk/hkma/</a> Securities and Futures Commission <a href="http://www.sfc.hk">http://www.sfc.hk</a>
Credit Agricole CIB Mumbai	Asia	India	Hoechst House - 11th, 12th, 14th Floors, Nariman Point Mumbai 400021 INDIA	Reserve Bank of India <a href="http://www.rbi.org.in">http://www.rbi.org.in</a>
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 <a href="http://www.fsa.go.jp">www.fsa.go.jp</a>
Credit Agricole CIB Seoul Branch	Asia	Korea	21F Kyobo B/D 1, Chongro, Chongro-ku Seoul, 03154, KOREA	Financial Supervisory Service <a href="http://www.fss.or.kr">http://www.fss.or.kr</a> The Bank of Korea <a href="http://www.bok.or.kr/eng/main/main.do">http://www.bok.or.kr/eng/main/main.do</a> Financial Services Commission <a href="http://www.fsc.go.kr/index.jsp">http://www.fsc.go.kr/index.jsp</a>
Credit Agricole CIB Singapore	Asia	Singapore	168 Robinson Road, #23-01, Capital Tower SINGAPORE 068912	Monetary Authority of Singapore <a href="http://www.mas.gov.sg">http://www.mas.gov.sg</a>
Credit Agricole CIB Taipei	Asia	Taiwan	28F-1, Taipei Nanshan Plaza 100 Songren Road Taipei City TAIWAN 110016	Financial Supervisory Commission <a href="http://www.fsc.gov.tw">http://www.fsc.gov.tw</a> Central Bank of the Republic of China <a href="http://www.cbc.gov.tw/mp1.html">http://www.cbc.gov.tw/mp1.html</a>
Credit Agricole CIB Belgium	Europe	Belgium	120 chaussée de La Hulpe 1000 Bruxelles BELGIQUE	Banque Nationale de Belgique <a href="http://www.bnb.be">http://www.bnb.be</a> Autorité des services et marchés financiers <a href="http://www.fsma.be/en.aspx">http://www.fsma.be/en.aspx</a>
Credit Agricole CIB Denmark	Europe	Denmark	Løngangstræde 20, 1468 København K (Copenhagen) Denmark	Danish FSA <a href="https://www.dfsa.dk/">https://www.dfsa.dk/</a>
Credit Agricole CIB Helsinki	Europe	Finland	Unioninkatu 32b 00100 Helsinki FINLAND	Financial Supervisory Authority (FIN-FSA), <a href="http://www.finansinspektionen.fi/en/Pages/Default.aspx">http://www.finansinspektionen.fi/en/Pages/Default.aspx</a>

Branches / Subsidiaries(*)/ Representative Offices**	Area	Country	Address	Local Regulator (Name and Internet link)
Credit Agricole CIB Germany	Europe	Germany	Brüsseler Straße 1-3 60327 Frankfurt am Main GERMANY	BaFin - Federal Financial Supervisory Authority <a href="http://www.bafin.de">http://www.bafin.de</a> Deutsche Bundesbank <a href="http://www.bundesbank.de/">http://www.bundesbank.de/</a>
Credit Agricole CIB Milan	Europe	Italy	Piazza Cavour, 2 20121 Milano ITALY	Bank of Italy <a href="http://www.bancaditalia.it">http://www.bancaditalia.it</a> Consob <a href="http://www.consob.it">http://www.consob.it</a>
Credit Agricole CIB AO*	Europe	Russia	1-6 Bolshoi Zlatoustinskiy per. 101000, MOSCOW	Central Bank of the Russian Federation <a href="http://www.cbr.ru/">http://www.cbr.ru/</a>
Credit Agricole CIB Madrid	Europe	Spain	Paseo de la Castellana, 1 28046 Madrid SPAIN	Regulator for Banking activities Banco de España <a href="http://www.bde.es/bde/en/">http://www.bde.es/bde/en/</a> For the activities on securities CNMV <a href="http://www.cnmv.es">http://www.cnmv.es</a>
Credit Agricole CIB Sweden	Europe	Sweden	Jakobsbergsgatan 24, PO box 7734 111 44 Stockholm SWEDEN	Finansinspektionen <a href="http://www.fi.se/Folder-EN/Startpage/">http://www.fi.se/Folder-EN/Startpage/</a>
Credit Agricole CIB London	Europe	United Kingdom	Broadwalk House 5 Appold Street EC2A 2DA London UNITED KINGDOM	FCA (Financial Conduct Authority) <a href="http://www.fca.org.uk/">http://www.fca.org.uk/</a> Prudential Regulation Authority <a href="http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html">http://www.pfca.org.uk/financial-claims/organisations/prudential-regulatory-authority.html</a>
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 <a href="https://www.dfsa.ae/">https://www.dfsa.ae/</a>
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 UAE.	Central Bank of United Arab Emirates <a href="http://www.centralbank.ae">http://www.centralbank.ae</a>
Credit Agricole CIB Qatar	Middle East and North Africa	Qatar	Al Fardan Offices Towers, Regus Business Centre, 9th Floor, Office No. 922 1416 Rescowork03, Dafna, West Bay Doha QATAR	Qatar Financial Center Regulatory Authority (QFCRA) - <a href="https://www.qfcra.com/">https://www.qfcra.com/</a>
Credit Agricole CIB Saudi Arabia*	Middle East and North Africa	Saudia Arabia	King Fahad Road, Kingdom Tower, Riyadh SAUDI ARABIA	Capital Market Authority <a href="https://cma.org.sa/en/Pages/default.aspx">https://cma.org.sa/en/Pages/default.aspx</a>
Credit Agricole Securities USA*	America	United States	1301 Avenue of the Americas New York NY 10019 UNITED STATES	Federal reserve bank of N.Y. <a href="http://www.ny.frb.org">http://www.ny.frb.org</a>
Credit Agricole Securities Asia LTD*	Asia	Hong Kong	Suites 2512-2515, 26-27/F & 30/F Two Pacific Place, 88 Queensway, Admiralty HONG KONG	Securities and Futures Commission <a href="http://www.sfc.hk">http://www.sfc.hk</a>
Credit Agricole Securities Asia BV Tokyo*	Asia	Japan	Shiodome Sumitomo Building, 15th floor, 1-9-2 Higashi- Shimbashi, Minato-ku 105-0021 Tokyo JAPAN	Financial Services Agency <a href="http://www.fsa.go.jp">www.fsa.go.jp</a>
Credit Agricole Securities Asia LTD Seoul Branch*	Asia	Korea	21F, Kyobo Bldg 1 Jong-ro, Jongro-gu, Seoul, 03154, SOUTH KOREA	Financial Supervisory Service <a href="http://www.fss.or.kr">http://www.fss.or.kr</a> Financial Services Commission <a href="http://www.fsc.go.kr/index.jsp">http://www.fsc.go.kr/index.jsp</a> Korea Echange <a href="http://global.krx.co.kr/main/main.jsp">http://global.krx.co.kr/main/main.jsp</a> Korea Financial Investment Association <a href="http://eng.kofia.or.kr/index.do">http://eng.kofia.or.kr/index.do</a>