

Questionnaire regarding
Anti-Money Laundering Policies, Procedures and Practices

Financial Institution's Name: Credit Agricole Bank Romania S.A.

Address / Country of Domicile: 19 Berzei Street, Sector 1, Bucharest, Romania

Please provide a response to each question below concerning your Financial Institution's practices related to the monitoring, identification, and reporting of suspicious transactions.

1.) Does your financial institution have written policies and procedures in place regarding anti-money laundering and know-your-customer practices?

Yes / No

a. Does the policy reflect a regular process for your financial institution to obtain information about its customers that relate to money laundering risk, including name, address, type of business and anticipated nature of transactions between the customer and your financial institution.

Yes / No

b. Does the policy reflect a regular process to identify categories of suspicious activity by monitoring customer transactions?

Yes / No

c. Does the policy reflect a process to notify appropriate government/supervisory authorities regarding suspicious activity?

Yes / No

d. Does the policy anticipate a regular audit or review by persons whose principal function is to audit or review your financial institution, to determine that the AML program in place is substantially functioning as designed?

Yes / No

e. Does the policy reflect an AML training program designed to deliver information to your employees who would reasonably be expected to encounter potentially suspicious activity?

Yes / No

f. Does the policy require your financial institution to decline business with excessive money laundering risk, and to carefully track high risk accounts to protect against money laundering?

Yes / No

2.) Does your financial institution have a Designated Anti-Money Laundering Compliance Officer?

Yes / No

a. Name of responsible AML Officer:

Lucian Dragan – Head of Compliance Department

3.) Does your financial institution have policies and procedures prohibiting your bank from providing services for shell banks?

Yes / No

4.) Does your financial institution have a monitoring process in place to detect suspicious transactions?

Yes / No

b. Is this process manual or automated?

Automated .

c. What types of transactions do you monitor (e.g. large value transactions (cash withdrawals/ cash deposits)?

All type of transactions are monitored.

5.) Does your financial institution follow the anti-money laundering policies established by your country's responsible regulatory authority?

Yes / No

6.) Does your financial institution provide Correspondent Banking services to other financial institutions?

Yes / No

a. In USD? Yes / No

b. In EURO? Yes / No

c. In STERLING? Yes / No

d. In Local Currency? Yes / No

e. If yes to any of the above, do you review your customers anti-money laundering practices before adopting that entity as a client?

Yes / No

Name: Lucian Dragan

Title: Head of Compliance Department

Department: Compliance Department

Signature:



Date: 22.04.2013