

**Giant Questionnaire V1.1
(former Extended Questionnaire)
in respect of Oberbank AG
Anti-Money Laundering Policies, Procedures and Controls**

Oberbank Giant Questionnaire is an additional document for our filled-in Wolfsberg Questionnaire and gives extended information about the Anti-Money Laundering Policies, Procedures and Controls. Furthermore, this Questionnaire includes information about Politically Exposed Person(s), Customers, High Risk Products, Countries & Sanctions, Documentation and Links.

Please note that you can find our latest Wolfsberg Questionnaire on our website www.oberbank.com > [FI & Compliance Information](#). Further details like our Annual Reports, information about our Management and Shareholders are also published on this website.

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	Topic	Response	Response (continued)
1. Institutional Information			
1.	Financial institution's Name:		Oberbank AG
2.	Contact details Phone: Fax: E-mail:		+43 732 7802-0 +43 732 7858-18 office@oberbank.at
3.	SWIFT BIC		OBKLAT2LXXX
4.	Reuters Dealing		OBKL
5.	Official Website address		www.oberbank.com (English) www.oberbank.at (German)
6.	Company Registration number and name of the authorizing agency		FN 79063 w / Provincial Court of Linz
7.	Issuing date of financial institution's license		24.10.2002
8.	Validity of license or certificate of legal incorporation/operation		Without time limit
9.	Ownership Structure: Names of the shareholders		Please find more information at https://www.oberbank.com/oberbank-shares-
10.	Information about the financial institution's Management Board		Mr. Dr. Franz Gasselsberger, MBA Management position: CEO & Chairman of the Management Board Mr. Mag. Dr. Josef Weißl, MBA Management position: Member of the Management Board Mr. Mag. Florian Hagenauer, MBA Management position: Member of the Management Board Mr. Martin Seiter, MBA Management position: Member of the Management Board Please find more information at https://www.oberbank.com/management
11.	Members of the Supervisory Board		Please find more information at https://www.oberbank.com/management
12.	Legal Representative		For general legal questions, please contact the head of Corporate Secretary & Communication department via sek@oberbank.at
13.	Is the financial institution a subsidiary of another legal entity?	No	
14.	Is the financial institution a publicly traded company? If yes, which stock exchange(s) is the institution listed on? Include the institution's trading name	Yes	Vienna Stock Exchange OBS (ordinary shares)
15.	Reuters-Code for OBK shares at the Vienna Stock Exchange		OBER.VI (ordinary shares)

16.	Tax identification number		TIN 230/5236
17.	Global Intermediary Identification Number (GIIN)		E8HZCK.00000.LE.040
2. Business and Branches			
18.	Scope of business (clearing correspondent bank is exempted)		Oberbank is a regional bank, following an universal banking concept. That means, Oberbank offers a wide range of ordinary products and services to private / retail clients as well as corporate customers in order to satisfy the demand of local and international business activities. Oberbank does not offer services to third party banks, like clearing payment transactions. In accordance with the regional principle, Oberbank focuses on companies in those countries, where we are represented or which companies have their headquarter in the EU or which belong to a member state of UNIDO.
19.	Non-scope of business		Oberbank's criteria of exemption of businesses can be found in our sustainability report. Please find more information at https://www.oberbank.at/documents/20195/559187/ir_global_nachhaltigkeit20.pdf/de404009-ce96-2f5c-e1f6-cb0690e94cfb?t=1616396986332
20.	Main business country or territory		The main business activities are focused on the domestic business in Austria, but since 1990, Oberbank's catchment area includes Germany, Czech Republic, Hungary and Slovakia too.
21.	Payment transactions within the catchment area		Oberbank runs an extremely centralized business strategy in general and also in the field of payment transactions. In order to make transactions easier for the international partner banks, Oberbank offers all of them to use its headquarters in Linz as single entry point. Afterwards, Oberbank routes these transactions like trade finance, payments, etc. via internal channels from Linz to its branches and vice versa. At this point, it can be stated that Oberbank is NOT doing nested or downstream transactions. Please find more information at https://www.oberbank.com/documents/20732/412157/ir_policy_payment_transactions.pdf/ebf8f522-ce4f-3876-d456-1d8a794ad1e1?t=1613654459257
22.	Onboarding channel of the financial institution		Face-to-face
23.	Distribution channel of the financial institution		Face-to-face and standing customers are allowed to open selected products through our online platform.
24.	Does the institution have business entities located in other countries/territories besides its original place of registration and jurisdiction?	Yes	Germany, Czech Republic, Slovakia, Hungary
25.	Location of customers/clients		Oberbank runs all of its main business centralized out of the headquarters in the city of Linz, Austria. Customers of Oberbank have to be situated in our catchment area. Outside of the headquarters, there



			are only branches located in Germany, Czech Republic, Slovakia and Hungary.
26.	To clients of which region(s)/country(ies) does the financial institution mainly offer services?		Within our catchment area Austria, Germany, Czech Republic, Slovakia and Hungary.
27.	In how many locations is the financial institution operationally present (list regions)?		5 - Austria, Germany, Czech Republic, Slovakia and Hungary
28.	Does the financial institution have branches or subsidiaries in any of the following countries subject to international sanctions?		<p>Cuba: No Crimea: No Iran: No Myanmar: No North Korea: No Sudan: No Syria: No Russia: No</p> <p>Oberbank runs only branches and subsidiaries in our 5 countries (Austria, Germany, Czech Republic, Slovakia, Hungary).</p>
29.	Please confirm the branches and/or subsidiaries of the institution to which the responses to this questionnaire are applicable:		<p>Head Office and Domestic Branches: Yes International Branches: Yes Domestic Subsidiaries: Yes International Subsidiaries: Yes</p> <p>Oberbank runs only branches and subsidiaries in our 5 countries (Austria, Germany, Czech Republic, Slovakia, Hungary).</p>
30.	Number/network of branches/Representative offices:		176 (12/2020)
31.	Number of employees		2168 (12/2020)
3. AML Policies			
32.	Does the financial institution have written policies and procedures in place regarding anti-money laundering, know-your-customer, sanctions and Foreign Corrupt Practices Act (FCPA)?	Yes	
33.	Disclosure of the financial institutions AML policy		<p>Please note that we do not disclose our internal policies – they are based on national legislation and supervised by the Austrian Financial Market Authority (FMA). Please find more information at https://www.oberbank.com/documents/20732/65241/fi_corresp_banking_declar.pdf/de087a13-1dcd-45a1-b91e-d0a7a38b10da</p>
34.	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	
35.	Does the policy reflect a regular process to identify categories of suspicious activity by monitoring customer transactions?	Yes	



36.	Does the policy reflect a process to notify appropriate government/supervisory authorities regarding suspicious activity?	Yes	
37.	Does the financial institution follow the anti-money laundering policies established by the responsible regulatory authority in the 5 countries?	Yes	https://www.fma.gv.at/en/compliance https://www.bmf.gv.at/en/topics/financial-sector.html
38.	Do your branches and affiliates follow the Group AML, KYC, Sanctions and FCPA policies?	Yes	
39.	How frequently is your firm's AML, KYC, Sanctions and FCPA Policy updated and who approves it?		In case of legal changes, but at least once a year approved by the Management Board.
40.	FATCA Compliance Status Please provide the contact details of the FATCA responsible person		Reporting Model 2 FFI FATCA Responsible Person Name: Mr. Mag. Florian Hagenauer, MBA Management position: Member of the Management Board Telephone: +43 732 7802-0 Email: sek@oberbank.at
41.	Does the financial institution follow FATF recommendations on money laundering and terrorist financing?	Yes	
42.	Has the financial institution been subject to sanctions or punitive actions related to Money Laundering / Terrorist Financing by a regulator or law enforcement during the past five years?	No	
43.	Describe the structure and reporting line of your AML group. How large is the team globally?		Oberbank has appointed an independent Group AML/CTF Officer with ultimate responsibility for monitoring and reporting, heading an AML-Team of 8 people, based in the headquarter in Linz, who exclusively deals with AML/CTF affairs. Furthermore, 20 local AML officers in each foreign branch in accordance with local law are implemented, which are reporting to and be controlled by the Group AML/CTF Officer, handling AML/CTF issues.
44.	Briefly describe the organizational structure of the Compliance area (main divisions, support areas, others):		Main Divisions: AML, Sanctions & Embargoes, Fraud Detection Center, Securities Compliance; Support: Oberbank Service GmbH (Oberbank's Transaction Company)
45.	Indicate the organizational dependence of the Compliance area (i.e. to the Audit Committee, CEO, Legal, other):		The Compliance Department is totally independent from other departments (e.g. Audit Committee, Legal Department); Compliance Department is reporting directly to the Board of Management; we have a three stage AML process starting by the account managers in the branches as first line of defence, Compliance Department is the second line of defence, and the Audit Committee is the third line of defence.
46.	Does the FI use third parties to carry out some of the AML/CTF functions?	No	
47.	Does your financial institution have a	Yes	Ms. Dr. Claudia Raml, Global Head of AML/CTF

	designated Anti-Money Laundering Compliance Officer?		
48.	How long has the Chief Compliance/AML Officer been in her/his role and to whom does the CCO report?		In June 2019, after 20 years of experience in international business activities, Ms. Dr. Claudia Raml changed internally to the Compliance Department and took over the responsibilities as Global Head of AML/CTF. She reports directly to Mr. Mag. Florian Hagenauer, MBA, Member of the Management Board.
4. AML Procedures and Controls			
49.	Do you have a formal training program in place to address Anti-Money Laundering and Know Your Customer responsibilities?	Yes	
50.	Do all employees receive AML and KYC training?	Yes	
51.	How frequently is the training given?		For new employees, a basic training within the first four weeks after onboarding is binding. All the other employees have to pass an e-learning certificate at least once a year, or in case of legal changes.
52.	Do any employees receive specialized training based on their role?	Yes	AML employees are required to attend at least one external seminar per year. Members of the Board, Head of departments as well as the AML Group Officer are required to attend quarterly regulatory presentations (including AML/CTF issues) held by an external provider.
53.	Does the financial institution ensure AML principles for non-employed workers?	Yes	In addition to the Code of Conduct for employees, Oberbank also has a Code of Conduct for suppliers and business partners, which extends the rules and measures mentioned in the Code of Conduct to cooperation with external partners. All suppliers of Oberbank must comply with these principles, which include observance of the law, respect for human rights, various environmental regulations and the prohibition of corruption and bribery. The Code of Conduct was systematically presented to our existing and is also presented to our new suppliers for signature, thus guaranteeing its compliance.
	Has the financial institution implemented training for non-employed workers?	No	They are themselves obliged by Austrian Anti Bribery & Corruption Law. Please see above and find more information on the Code of Conduct for suppliers and business partners at https://www.oberbank.at/documents/20195/7000096/irglobal_obk_LieferantenCoC_2019.pdf/6763c7ce-1a03-3906-8575-63d70c8af6aa
54.	Do you have an embargo/sanction monitoring process in place?	Yes	
55.	Is the embargo/sanction monitoring process manual or automated?	Auto	a) If automated, what AML system/vendors do you use for embargo/sanctions screening? Fico/Tonbeller Siron AML Fico/Tonbeller Embargo

			<p>Fico/Tonbeller KYC</p> <p>b) Have there been any significant enhancements to your system in the past 3 years?</p> <p>There is a continuous adaption of the system (e.g. updating indications).</p>
56.	Does the financial institution use Sanctions Lists for screening processes?	Yes	<p>Oberbank uses the Tonbeller Embargo Screening, which is used for screening customers and beneficial owners, which means there is the proof against all important crosschecks like for instance:</p> <ul style="list-style-type: none"> • Consolidated United Nations Security Council Sanctions List (UN) • United States Department of the Treasury's Office of Foreign Assets Control (OFAC) • European Union Consolidated List (EU) • Office of Financial Sanctions Implementation HMT (OFSI) • World Check
57.	Does the financial institution have a monitoring process in place to detect suspicious transactions?	Yes	
58.	Is the process to detect suspicious transactions manual or automated?	Auto	<p>a) If automated, what AML system/vendors do you use for embargo/sanctions screening?</p> <p>Fico/Tonbeller Siron AML Fico/Tonbeller Embargo Fico/Tonbeller KYC</p> <p>b) Have there been any significant enhancements to your system in the past 3 years?</p> <p>There is a continuous adaption of the system (e.g. updating indications).</p>
59.	Do your branches utilize the same AML monitoring and Sanctions systems as the Group?	Yes	
60.	What factors do you consider in initiating an Event Driven Review and who can initiate the EDR?		Suspicious Transactions in monitoring or negative news screening, change in risk assessment can be initiated by any employee but is typically initiated by AML or Audit Department
61.	Do you have negative news screening?	Yes	The negative news screening process is manually conducted. News screening is case related but in general it is part of the review process. When there is any conspicuity we conduct a global review. In addition, every AML officer has the possibility to conduct such a review, even without any reasons.
62.	Do your negative information screening parameters include "Illegal distribution of arms"? "Illegal Narcotics"? "Human Trafficking"?	Yes Yes Yes	
63.	Do you risk rank your clients?	Yes	We risk rank our clients within a 5 step risk matrix (high, medium-high, medium, medium-low, low) but do not disclose internal policies in detail. System is in accordance with legal and supervisory requirements in Austria.

64.	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	
65.	What is your Periodic Review cycle (per risk rating)?		All client segments are reviewed on a daily basis. The different risk levels are identified by IT-indications but can also be set manually. Documentation for Medium-high to high risk level customers are updated every year; medium every three years and low, medium-low risk level customers are updated every four years. All of them are additionally reviewed occasionally (e.g. in case of asking for a new product).
66.	Does your AML 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	
67.	Does your institution have an internal audit function or other independent third party that assesses AML/CFT policies and practices on a regular basis?	Yes	Internal Audit Department
68.	How often are AML, Sanctions and Anti-bribery/Corruption internal audits performed?		At least annually
69.	When was the date of the last internal audit of the AML program?		February 2020
70.	Please provide details of your external auditor		Name: KPMG Austria AG Address: Kudlichstraße 41-43, Linz (Austria) Date of your most recent external audit: semi-annually, 02/2021
71.	Were there any findings related to AML, Sanctions or Anti-bribery and Corruption?	No	
72.	When was the last regulatory exam related to AML and which regulatory body conducted the exam?		Oberbank was last audited in August 2019 by the Austrian Financial Market Authority (FMA).
73.	Did any findings or corrective actions result from the exam?	No	
74.	Are you aware of any material issues related to your AML, Sanctions and/or Anti-bribery program and/or do you expect any regulator to issue any material findings, fines, sanctions or other related action related to your AML Program?	No	
75.	Do you engage any third party vendors, contractors or others to assist with or to carry out any function related to your AML program?	No	

5. Politically Exposed Person(s)			
76.	Is any of your bank's owner or senior management a politically exposed person (PEP) as defined by FATF?	Yes	<p>Name: Mr. Dr. Franz Gasselsberger, MBA Management position: CEO & Chairman of the Management Board</p> <p>PEP Information as defined by FATF: Diplomat (Honorary Consul of Germany) By Austrian and German Law, the Honorary Consul is NO PEP, but as this function may be considered as PEP by your local law and under consideration of PEP screening lists provided by World Check and others, we marked Mr. Dr. Gasselsberger as PEP.</p> <p>Please find more information at https://www.oberbank.com/documents/20732/412157/ir_pepstatus.pdf/72a2049f-2d08-d4b4-f048-19755fd5e43c?t=1613654056690</p>
77.	Are there PEPs within the Supervisory Board of your institution?	Yes	<p>PEPs in Supervisory Board:</p> <p>Name: Ms. Mag. Dr. Herta Stockbauer - Function: member of the supervisory board of Oesterreichische Post AG (SOE) (Apr 2015) PEP information defined by FATF: Diplomat (Honorary Consul of Sweden in Klagenfurt (Jun 2007))</p> <p>Name: Ms. Dr. Barbara Leitl-Staudinger - Function: alternate member of the Constitutional Court</p> <p>Name: Mr. Mag. Dr. Stephan Koren - Function: member of the General Council of Oesterreichische Nationalbank (SOE) /Sep 2018). Chairman of the supervisory board of KA Finanz AG (SOE) (May 2016)</p> <p>Name: Mr. DI. Franz-Peter Mitterbauer, MBA - close relative (Brother) to Ms. Mag. Dr. Maria Theresia Niss (Function: Member of the National Council)</p>
78.	Is any of the beneficial owners or senior management officials of the financial institution sanctioned (e.g. US OFAC, UN, EU or national sanction list)?	No	
79.	Is any of the financial institution's beneficial owners or shareholders or senior management officials a resident in Iran, Syria, North Korea, Cuba, Myanmar, Russia, Crimea or Sudan?	No	
80.	Are PEPs and high-risk clients subject to enhanced due diligence?	Yes	All PEPs are high risk customers for us, which means that the approval of the AML-officer is necessary to open an account (EDD).

			<p>Beside intense automated screening we also monitor PEP's manually. Both continuously, periodically (every 3 month) and at on boarding. We also have the PEP-Question on our KYC – if a person answers the PEP-question with “yes” the AML-Officer (approval) has to be contacted.</p> <p>For screening we use World Check and individual lists. The PEP lists are updated daily.</p>
6. Customers, High Risk Products, Countries & Sanctions			
81.	<p>The institution establishes or maintains business relations and offers banking services for customers of these types:</p>		<ul style="list-style-type: none"> Professional service providers including but not limited to accountant, lawyer, investment consultant or other people acting in the capacity of financial intermediary Non-government organizations (NGOs) or non-profit social organizations, charities Foreign natural people, overseas institutions, but only in case of a relation to a regional customer situated in our catchment area (i.e. H.O. Austria with a foreign branch in Italy) Politically exposed persons (PEPs) Private banking clients Embassies and consulates Used car dealers (but: for domestic natural persons and companies only) Travel and tour companies Precious metals and gems / Mining and Extractive Industries (but: exclusion of conflict minerals, blood diamonds or similar, domestic jewelry stores allowed/high volume fracking, extraction of oil sands prohibited) General Trading Companies (but: always high risk ranked, therefore subject to EDD, under the condition of sufficient knowledge of their business model and their internal sanctions/AML procedures) Arms, Defense, Military (but: exclusion of production and trade of defence products, whose use and production cause excessive suffering - ABC weapons, cluster munitions including possible throwing systems, anti-personnel mines, and mine (laying) systems) Adult Entertainment (but: the one or the other in customer portfolio, but onboarding of new customers prohibited)
82.	<p>The institution does NOT establish or maintain business relations and does NOT offer banking services for customers of these types:</p>		<ul style="list-style-type: none"> Money Service Businesses / Currency Exchanges / Casas de Cambio Entities operating under offshore banking licenses Shell companies Gambling entities (excluding state sponsored lotteries)



			<ul style="list-style-type: none"> • Cannabis industry • Crowdfunding industry • Atomic power industry • Internet currency exchangers, Virtual Currencies – Regulated Currency Exchange and Widely Distributed <p>Please find further information about Oberbank's criteria of exemption in our sustainability report https://www.oberbank.at/documents/20195/559187/ir_global_nachhaltigkeit20.pdf/de404009-ce96-2f5c-e1f6-cb0690e94cfb?t=1616396986332</p>
83.	Does the financial institution perform a Due Diligence procedure to all of its customers?	Yes	<p><u>Private Customers:</u> valid and official ID Cards (passport or identity card with a photo – released from a state authority), verifying the truth of the provided ID; the customer has to provide the IDs personally; KYC Questionnaire signed by the customer personally; Proof of origin for higher income amounts, general customer information for plausibility checks, customers relation to Austria.</p> <p><u>Corporate Customers:</u> extract of the commercial register (validity from within the last six weeks) identification of the authorized representatives, evidence of the beneficial owner, KYC Questionnaire, type of business; general description of the business in detail, Annual Reports, Articles of Association, source of funding, expected turn overs, proofs of origins, etc.</p>
84.	Does the financial institution have an obligation to identify the Ultimate Beneficial Owner of all of its clients?	Yes	25% on the first line, 50 % from the second line on
85.	Does the FI have a risk-based assessment of its customer base and their transactions?	Yes	<p>We identify high risk industries/geographies by our AML Program, involvement of high risk clients is at an absolutely low level with longstanding reputable customers only.</p> <p>All our customers are rated in different risk classes. Our Risk based approach is updated if needed or once a year.</p> <p>Clients are identified/classified by internal risk considerations complying to legal provisions of Financial Markets Anti-Money-Laundering Act and the Austrian Banking Act.</p> <p>In general, we do not accept new business for high-risk segments. In justified cases authorization by the Board of Management is required.</p>
86.	Does the institution accept walk-in customers and/or account opening request from an online banking platform?	No	<p>We have only face-to-face business,</p> <p>Walk in Customers: We do not provide services to non account holders. Cash Transactions to walk in customers are limited to EUR 1,000.- or equivalent. Identification of the walk in customer is required.</p>

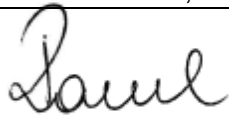
87.	Does the financial institution have policies and procedures prohibiting your bank from providing services for shell banks?	Yes	
88.	Does the financial institution have procedures for record retention?	Yes	Record retention in AML in accordance with Austrian Law for at least 5 years. We keep records at least 7 years and, if possible, unlimited. AML-monitoring data cannot be deleted by systemic
89.	Does the financial institution provide Correspondent Banking services as a product to other financial institutions? To domestic affiliates? To foreign affiliates? To domestic banks? To foreign banks?	No No No No	a. In USD? No b. In EUR? No c. In GBP? No d. In Local Currency? No Oberbank does NOT act as a clearing bank, please see statement Correspondent Banking Declaration Oberbank runs European branches in Austria, Germany, Czech Republic, Slovakia and Hungary; in those countries we are providing full universal banking services to local customers. Oberbank's branches located in those countries are dependent branches. They are neither allowed to establish own banking relationships nor to act as independent bank. Their own SWIFT addresses are internally used for identification or routing purposes or regulatory reporting purposes only. all activities (especially funding, refinancing, transaction banking) are centralized in the Head Office Linz, which is the single entry point for the whole bank. They are fully integrated in the relevant core systems of the bank. Please find more information at https://www.oberbank.com/documents/20732/412157/ir_policy_payment_transactions.pdf/ebf8f522-ce4f-3876-d456-1d8a794ad1e1?t=1613654459257
90.	Does your company have any Business Activity involving Dual Use Goods in any countries?	Yes	Subject to enhanced DD. In relation to the international business transactions, the customer has to provide detailed documentation in order to fulfill Oberbank's risk based approach.
91.	Does the financial institution have correspondent banking relationships with any bank in sanctioned countries? Iran	Yes	Iran: After the reinstallation of the US secondary sanctions, Oberbank created a written Iran-Policy, which you can find on Oberbank's website too, saying to allow selected business (only humanitarian business) of experienced existing Oberbank customers with Iranian counterparties under control of general international conditions and the relevant regulations covering money laundering prevention in Iran. Strict compliance audit in advance (checking goods and persons whether they are sanctioned, export license, strict AML and terrorism checks,


	Cuba, Myanmar, Russia	Yes	obtaining contracts and invoices, dual use check, customer confirmation that they only deliver the goods of the export license and contract). Approval of Management Board is mandatory. For further details, please see statement (reconfirmed March 15 th 2021) https://www.oberbank.com/iranbusiness_02012019
	Crimea, Syria, Sudan, North Korea	No	Cuba, Myanmar, Russia: In these countries we only have occasional documentary business for a selected small round of own customers under strict compliance audit in advance, which include the proof of sanctions and authority regulations.
92.	Does the financial institution have any branches/affiliates in sanctioned countries?	No	
93.	What percentage of your client base is located in offshore jurisdictions?	<0,1%	
94.	Does the financial institution issue and accept clients that issue bearer instruments or are capable of issuing bearer instruments?	Yes	Oberbank issues and accepts clients issuing bearer shares and refers to FATFs conclusion at their national audit in Austria 2009 in terms of AML risk concerning bearer shares as follows: "... Bearer Shares are high risk in general, unless a company lists at a public stock exchange, because of very strict disclosure requirements and reporting obligations (Austrian Stock Exchange Act; Austrian Securities Supervision Act). ...". As a consequence, the Austrian Financial Market Authority and also FATF assess this particular scenario concerning bearer shares in Austria as low risk with regard to AML/CTF-issues, while issuing bearer shares has been prohibited for all other scenarios in Austria since 2011 by law as a consequence of FATF's audit. This assessment corresponds with the risk based approach, resulting from 3 rd , 4 th as well as the 5 th Money Laundering Directive. For further details, please see statement https://www.oberbank.com/documents/20732/65241/fi_bearer_shares.pdf/66d97bbc-0856-4de4-890f-6e05a4754e7a
7. Documentation and Links			
95.	Incorporation documents (e.g. Banking License / Commercial License / Registration Certificate)		Please find more information at https://www.oberbank.com/compliance-information
96.	Group-wide AML Guidelines or policies		Please find a copy at

			https://www.oberbank.com/documents/20732/65241/fi_corresp_banking_declar.pdf/de087a13-1dcd-45a1-b91e-d0a7a38b10da
97.	Annual report		Please see our website www.oberbank.com – Investor Relations – Figures and Reports
98.	Sustainability report		Please find more information at https://www.oberbank.at/documents/20195/559187/ir_global_nachhaltigkeit20.pdf/de404009-ce96-2f5c-e1f6-cb0690e94cfb?t=1616396986332
99.	Rating Report S&P Global Ratings		Please find a copy at https://www.oberbank.com/documents/20195/12173179/irglobal_bi_ratingbericht_obk_2020.pdf/66ec9d72-34ab-a5a6-1b86-c572f994ca97?t=1611240755717
100.	Oberbank Company Presentation		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_factsfigures.pdf/628079b3-4d66-4e40-881e-c2065699330d?t=1612425819831
101.	Compliance Statement - Bearer Shares		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_bearer_shares.pdf/66d97bbc-0856-4de4-890f-6e05a4754e7a
102.	Correspondent Banking Declaration		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_corresp_banking_declar.pdf/de087a13-1dcd-45a1-b91e-d0a7a38b10da
103.	PEP Status		Please find more information at https://www.oberbank.com/documents/20732/412157/ir_pepstatus.pdf/72a2049f-2d08-d4b4-f048-19755fd5e43c?t=1613654056690
104.	Policy concerning Incoming & Outgoing Payment Transactions		Please find a copy at https://www.oberbank.com/documents/20732/412157/ir_policy_payment_transactions.pdf/ebf8f522-ce4f-3876-d456-1d8a794ad1e1?t=1613654459257
105.	US patriot Act Certification		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_usapatriotact.pdf/6b78fbd3-a0b1-475f-9e4f-250a8117f41d
106.	Extract from the commercial registry		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_certificateofincorporation.pdf/abd9d62c-ba6e-434d-8fc9-c932e4d00f7f
107.	W-8BEN-E Form of the financial institution		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_w8ebene.pdf/7843f2b0-a3c8-43b2-9142-2597ccff65bc
108.	New Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) signed and dated		Please find a copy at https://www.oberbank.com/documents/20732/65241/fi_questionnaire.pdf/26d2c6b8-74aa-4050-862a-5fbaa34abb3b
109.	New Wolfsberg Group Financial Crime Compliance Questionnaire (FCCQ)		Please find a copy at

			https://www.oberbank.com/documents/20732/412157/fi_finan_crime_fccq1.1.pdf/b02f0a1f-485e-ba62-0a2c-5d56ebfcb613?t=1613403219613
110.	PEP Status		Please find more information at https://www.oberbank.com/documents/20732/412157/ir_pepstatus.pdf/72a2049f-2d08-d4b4-f048-19755fd5e43c?t=1613654056690
111.	Official published documentation of Oberbank AG		KYC-Registry (provided by Swift) Due Diligence Repository (provided by Accuity)

I confirm that the information provided in the above Questionnaire is current, accurate and representative of the anti-money laundering and counter-terrorist financing policies and procedures that are established in my institution.

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