

1. Entity & Ownership		Yes	No
1	Full Legal Name	Banco de Fomento Angola, S.A.	
2	Append a list of foreign branches which are covered by this questionnaire	N/A	
3	Full Legal (Registered) Address	Rua Amílcar Cabral nº 58, Maianga, Luanda	
4	Full Primary Business Address (if different from above)		
5	Date of Entity incorporation/ establishment	9 July 1993	
6	Select type of ownership and append an ownership chart if available		
6 a	Publicly Traded (25% of shares publicly traded)		X
6 a1	If Y, indicate the exchange traded on and ticker symbol	N/A	
6 b	Member Owned/ Mutual		X
6 c	Government or State Owned by 25% or more		X
6 d	Privately Owned	X	
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	UNITEL S.A. - 51,9% BPI S.A. - 48,1%	
7	% of the Entity's total shares composed of bearer shares	N/A	
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?		X
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	N/A	
9	Name of primary financial regulator / supervisory authority	Banco Nacional de Angola	
10	Provide Legal Entity Identifier (LEI) if available	213800KIJXN7BIRCF102	
11	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	N/A	
12	Jurisdiction of licensing authority and regulator of ultimate parent	N/A	
13	Select the business areas applicable to the Entity		
13 a	Retail Banking	X	
13 b	Private Banking / Wealth Management		X
13 c	Commercial Banking	X	
13 d	Transactional Banking	X	
13 e	Investment Banking		X
13 f	Financial Markets Trading		X

1. Entity & Ownership		Yes	No
13 g	Securities Services / Custody		X
13 h	Broker / Dealer		X
13 i	Multilateral Development Bank		X
13 j	Other	Trade Finance, lending activities	
14	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.)		X
14 a	If Y, provide the top five countries where the non-resident customers are located.	N/A	
15	Select the closest value:		
15 a	Number of employees	1001-5000	
15 b	Total Assets	Greater than \$500 million	
16	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	X	
16 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
16 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

2. Products & Services		Yes	No
17	Does the Entity offer the following products and services:		
17 a	Correspondent Banking		X
17 a1	If Y	N/A	
17 a2	Does the Entity offer Correspondent Banking services to domestic banks?		X
17 a3	Does the Entity allow domestic bank clients to provide downstream relationships?		X
17 a4	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	X	
17 a5	Does the Entity offer correspondent banking services to Foreign Banks?		X
17 a6	Does the Entity allow downstream relationships with Foreign Banks?		X
17 a7	Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?	X	
17 a8	Does the Entity offer correspondent banking services to regulated MSBs/MVTS?		X

2. Products & Services		Yes	No
17 a9	Does the Entity allow downstream relationships with MSBs/MVTS?		X
17 a10	Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?	X	
17 b	Private Banking (domestic & international)		X
17 c	Trade Finance	X	
17 d	Payable Through Accounts		X
17 e	Stored Value Instruments		X
17 f	Cross Border Bulk Cash Delivery		X
17 g	Domestic Bulk Cash Delivery		X
17 h	International Cash Letter		X
17 i	Remote Deposit Capture		X
17 j	Virtual /Digital Currencies		X
17 k	Low Price Securities		X
17 l	Hold Mail		X
17 m	Cross Border Remittances	X	
17 n	Service to walk-in customers (non-account holders)		X
17 o	Sponsoring Private ATMs		X
17 p	Other high risk products and services identified by the Entity	N/A	
18	Confirm that all responses provided in the above Section PRODUCTS & SERVICES are representative of all the LE's branches	X	
18 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
18 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

3. AML, CTF & Sanctions Programme		Yes	No
19	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:		
19 a	Appointed Officer with sufficient experience/expertise	X	
19 b	Cash Reporting	X	
19 c	CDD	X	

3. AML, CTF & Sanctions Programme		Yes	No
19 d	EDD	X	
19 e	Beneficial Ownership	X	
19 f	Independent Testing	X	
19 g	Periodic Review	X	
19 h	Policies and Procedures	X	
19 i	Risk Assessment	X	
19 j	Sanctions	X	
19 k	PEP Screening	X	
19 l	Adverse Information Screening	X	
19 m	Suspicious Activity Reporting	X	
19 n	Training and Education	X	
19 o	Transaction Monitoring	X	
20	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	10-50	
21	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	X	
22	Does the Board or equivalent Senior Management Committee receive regular reporting on the status of the AML, CTF & Sanctions programme?	Monthly	
23	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?		X
23 a	If Y, provide further details	N/A	
24	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS Programme are representative of all the LE's branches	X	
24 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
24 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

4. Anti Bribery & Corruption		Yes	No
25	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	X	
26	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	X	
27	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	X	
28	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	X	
29	Is the Entity's ABC programme applicable to:	Third parties acting on behalf of the Entity	
30	Does the Entity have a global ABC policy that:		
30 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	X	
30 b	Includes enhanced requirements regarding interaction with public officials?	X	
30 c	Includes a prohibition against the falsification of books and records (this may be within the ABC policy or any other policy applicable to the Legal Entity)?	X	
31	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	X	
32	Does the Entity's Board or Senior Management Committee receive regular Management Information on ABC matters?	X	
33	Does the Entity perform an Enterprise Wide ABC risk assessment?	X	
33 a	If Y select the frequency	12 Months	
34	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	X	
35	Does the Entity's ABC EWRA cover the inherent risk components detailed below:		
35 a	Potential liability created by intermediaries and other third-party providers as appropriate	X	
35 b	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	X	
35 c	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	X	
35 d	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	X	
35 e	Changes in business activities that may materially increase the Entity's corruption risk	X	
36	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	X	
37	Does the Entity provide mandatory ABC training to:		
37 a	Board and senior Committee Management	X	

4. Anti Bribery & Corruption		Yes	No
37 b	1st Line of Defence	X	
37 c	2nd Line of Defence	X	
37 d	3rd Line of Defence	X	
37 e	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable	
37 f	Non-employed workers as appropriate (contractors/consultants)	Not Applicable	
38	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	X	
39	Confirm that all responses provided in the above Section Anti Bribery & Corruption are representative of all the LE's branches	X	
39 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
39 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

5. AML, CTF & Sanctions Policies & Procedures		Yes	No
40	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:		
40 a	Money laundering	X	
40 b	Terrorist financing	X	
40 c	Sanctions violations	X	
41	Are the Entity's policies and procedures updated at least annually?	X	
42	Are the Entity's policies and procedures gapped against/compared to:		
42 a	US Standards	X	
42 a1	If Y, does the Entity retain a record of the results?	X	
42 b	EU Standards	X	
42 b1	If Y, does the Entity retain a record of the results?	X	
43	Does the Entity have policies and procedures that:		
43 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	X	
43 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	X	

5. AML, CTF & Sanctions Policies & Procedures		Yes	No
43 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	X	
43 d	Prohibit accounts/relationships with shell banks	X	
43 e	Prohibit dealing with another entity that provides services to shell banks	X	
43 f	Prohibit opening and keeping of accounts for Section 311 designated entities	X	
43 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	X	
43 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	X	
43 i	Define escalation processes for financial crime risk issues	X	
43 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	X	
43 k	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	X	
43 l	Outline the processes regarding screening for sanctions, PEPs and negative media	X	
43 m	Outline the processes for the maintenance of internal "watchlists"	X	
44	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	X	
45	Does the Entity have a record retention procedures that comply with applicable laws?	X	
45 a	If Y, what is the retention period?	5 years or more	
46	Confirm that all responses provided in the above Section POLICIES & PROCEDURES are representative of all the LE's branches	X	
46 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
46 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

6. AML, CTF & Sanctions Risk Assessment		Yes	No
47	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:		
47 a	Client	X	
47 b	Product	X	
47 c	Channel	X	
47 d	Geography	X	

6. AML, CTF & Sanctions Risk Assessment		Yes	No
<b>48</b>	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:		
<b>48 a</b>	Transaction Monitoring	X	
<b>48 b</b>	Customer Due Diligence	X	
<b>48 c</b>	PEP Identification	X	
<b>48 d</b>	Transaction Screening	X	
<b>48 e</b>	Name Screening against Adverse Media & Negative News	X	
<b>48 f</b>	Training and Education	X	
<b>48 g</b>	Governance	X	
<b>48 h</b>	Management Information	X	
<b>49</b>	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	X	
<b>49 a</b>	If N, provide the date when the last AML & CTF EWRA was completed.	N/A	
<b>50</b>	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:		
<b>50 a</b>	Client	X	
<b>50 b</b>	Product	X	
<b>50 c</b>	Channel	X	
<b>50 d</b>	Geography	X	
<b>51</b>	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:		
<b>51 a</b>	Customer Due Diligence	X	
<b>51 b</b>	Transaction Screening	X	
<b>51 c</b>	Name Screening	X	
<b>51 d</b>	List Management	X	
<b>51 e</b>	Training and Education	X	
<b>51 f</b>	Governance	X	
<b>51 g</b>	Management Information	X	
<b>52</b>	Has the Entity's Sanctions EWRA been completed in the last 12 months?	X	



6. AML, CTF & Sanctions Risk Assessment		Yes	No
52 a	If N, provide the date when the last Sanctions EWRA was completed.	N/A	
53	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS RISK ASSESSMENT are representative of all the LE's branches	X	
53 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
53 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

7. KYC, CDD and EDD		Yes	No
54	Does the Entity verify the identity of the customer?	X	
55	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	X	
56	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:		
56 a	Ownership structure	X	
56 b	Customer identification	X	
56 c	Expected activity	X	
56 d	Nature of business/employment	X	
56 e	Product usage	X	
56 f	Purpose and nature of relationship	X	
56 g	Source of funds	X	
56 h	Source of wealth	X	
57	Are each of the following identified:		
57 a	Ultimate beneficial ownership	X	
57 a1	Are ultimate beneficial owners verified?	X	
57 b	Authorised signatories (where applicable)	X	
57 c	Key controllers	X	
57 d	Other relevant parties		
58	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ?	According to Angolan AML law, there is no threshold to beneficial ownership identification. They all need to be identified.	
59	Does the due diligence process result in customers receiving a risk classification?	X	

7. KYC, CDD and EDD		Yes	No
60	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:		
60 a	Product Usage	X	
60 b	Geography	X	
60 c	Business Type/Industry	X	
60 d	Legal Entity type	X	
60 e	Adverse Information	X	
60 f	Other (specify)	The bank also takes into account customer's segment (individual or corporate), date of account opening and the entity also checks if the customer opening the account is a PEP.	
61	Does the Entity have a risk based approach to screening customers for adverse media/negative news?	X	
62	If Y, is this at:		
62 a	Onboarding	X	
62 b	KYC renewal	X	
62 c	Trigger event	X	
63	What is the method used by the Entity to screen for adverse media / negative news?	Automated	
64	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	X	
65	If Y, is this at:		
65 a	Onboarding	X	
65 b	KYC renewal	X	
65 c	Trigger event	X	
66	What is the method used by the Entity to screen PEPs?	Automated	
67	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?	X	
68	Does the Entity have a process to review and update customer information based on:		
68 a	KYC renewal	X	
68 b	Trigger event	X	
69	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	X	
70	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?		
70 a	Non-account customers	Prohibited	

7. KYC, CDD and EDD		Yes	No
70 b	Non-resident customers	EDD on a risk based approach	
70 c	Shell banks	Prohibited	
70 d	MVTS/ MSB customers	EDD on a risk based approach	
70 e	PEPs	EDD on a risk based approach	
70 f	PEP Related	EDD on a risk based approach	
70 g	PEP Close Associate	EDD on a risk based approach	
70 h	Correspondent Banks	EDD on a risk based approach	
70 h1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	X	
70 i	Arms, defense, military	EDD on a risk based approach	
70 j	Atomic power	Do not have this category of customer or industry	
70 k	Extractive industries	EDD on a risk based approach	
70 l	Precious metals and stones	EDD on a risk based approach	
70 m	Unregulated charities	Do not have this category of customer or industry	
70 n	Regulated charities	EDD on a risk based approach	
70 o	Red light business / Adult entertainment	Do not have this category of customer or industry	
70 p	Non-Government Organisations	EDD on a risk based approach	
70 q	Virtual currencies	Do not have this category of customer or industry	
70 r	Marijuana	Do not have this category of customer or industry	
70 s	Embassies/Consulates	EDD on a risk based approach	
70 t	Gambling	EDD on a risk based approach	
70 u	Payment Service Provider	Do not have this category of customer or industry	
70 v	Other (specify)		
71	If restricted, provide details of the restriction	N/A	
72	Does the Entity perform an additional control or quality review on clients subject to EDD?	X	
73	Confirm that all responses provided in the above Section KYC, CDD and EDD are representative of all the LE's branches	X	
73 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	N/A	
73 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

8. Monitoring & Reporting		Yes	No
74	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	X	
75	What is the method used by the Entity to monitor transactions for suspicious activities?	Automated	
76	If manual or combination selected, specify what type of transactions are monitored manually	N/A	
77	Does the Entity have regulatory requirements to report suspicious transactions?	X	
77 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transaction reporting requirements?	X	
78	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	X	
79	Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches	X	
79 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	N/A	
79 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

9. Payment Transparency		Yes	No
80	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	X	
81	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:		
81 a	FATF Recommendation 16	X	
81 b	Local Regulations	Yes	
81 b1	Specify the regulation	We have attached an appendix with details on legislation	
81 c	If N, explain		
82	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	X	
83	Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages?	X	
84	Does the Entity have controls to support the inclusion of required beneficiary information international payment messages?	X	
85	Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches	X	
85 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	
85 b	If appropriate, provide any additional information / context to the answers in this section.	N/A	

10. Sanctions		Yes	No
86	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect its business conducted with, or through accounts held at foreign financial institutions?	X	
87	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 causing the other entity to violate sanctions prohibitions applicable to the other entity (including prohibitions within the other entity's local jurisdiction)?	X	
88	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?	X	
89	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	X	
90	What is the method used by the Entity?	Automated	
91	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	X	
92	What is the method used by the Entity?	Automated	
93	Select the Sanctions Lists used by the Entity in its sanctions screening processes:		
93 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transactional data	
93 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	
93 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transactional data	
93 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data	
93 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transactional data	
93 f	Other (specify)	N/A	
94	Question removed		
95	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:	Updates are made by Software Owners. They become active in the same day.	
95 a	Customer Data	Same day to 2 business days	
95 b	Transactions	Same day to 2 business days	
96	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?		X

10. Sanctions		Yes	No
97	Confirm that all responses provided in the above Section SANCTIONS are representative of all the LE's branches	X	
97 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		N/A
97 b	If appropriate, provide any additional information / context to the answers in this section.		N/A

11. Training & Education		Yes	No
98	Does the Entity provide mandatory training, which includes :		
98 a	Identification and reporting of transactions to government authorities	X	
98 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	X	
98 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	X	
98 d	New issues that occur in the market, e.g., significant regulatory actions or new regulations	X	
98 e	Conduct and Culture	X	
99	Is the above mandatory training provided to :		
99 a	Board and Senior Committee Management	X	
99 b	1st Line of Defence	X	
99 c	2nd Line of Defence	X	
99 d	3rd Line of Defence	X	
99 e	3rd parties to which specific FCC activities have been outsourced		Not Applicable
99 f	Non-employed workers (contractors/consultants)		Not Applicable
100	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	X	
101	Does the Entity provide customised training for AML, CTF and Sanctions staff?	X	
102	Confirm that all responses provided in the above Section TRAINING & EDUCATION are representative of all the LE's branches	X	
102 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	X	
102 b	If appropriate, provide any additional information / context to the answers in this section.	X	

12. Quality Assurance / Compliance Testing		Yes	No
103	Are the Entity's KYC processes and documents subject to quality assurance testing?	X	
104	Does the Entity have a program wide risk based Compliance Testing process (separate to the independent Audit function)?	X	
105	Confirm that all responses provided in the above Section QUALITY ASSURANCE / COMPLIANCE TESTING are representative of all the LE's branches	X	
105 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.		N/A
105 b	If appropriate, provide any additional information / context to the answers in this section.		N/A

13. Audit		Yes	No
106	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	
107	How often is the Entity audited on its AML, CTF & Sanctions programme by the following:		
107 a	Internal Audit Department		Yearly
107 b	External Third Party		Yearly
108	Does the internal audit function or other independent third party cover the following areas:		
108 a	AML, CTF & Sanctions policy and procedures	X	
108 b	KYC / CDD / EDD and underlying methodologies	X	
108 c	Transaction Monitoring	X	
108 d	Transaction Screening including for sanctions	X	
108 e	Name Screening & List Management	X	
108 f	Training & Education	X	
108 g	Technology	X	
108 h	Governance	X	
108 i	Reporting/Metrics & Management Information	X	
108 j	Suspicious Activity Filing	X	
108 k	Enterprise Wide Risk Assessment	X	
108 l	Other (specify)		N/A

13. Audit		Yes	No
109	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	X	
110	Confirm that all responses provided in the above section, AUDIT are representative of all the LE's branches	X	
110 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	N/A	

### Declaration Statement

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2020 (CBDDQ V1.3)  
 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)

Banco de Fomento Angola, S.A.

(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 on an annual basis.

The Financial Institution commits to file accurate supplemental information on a timely basis.

I, José António Cerqueira (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.



José António Cerqueira  
 Global Head of Correspondent Banking or equivalent

I, Nésseia welwistchia Rosa (MLRO 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.



Nésseia welwistchia Rosa  
 MLRO or equivalent

07th April 2022



**Appendix**

N#	Question	Answer
81b1.	Specify the regulation	<p><b>Legislation</b></p> <p>Law nº 5/20 of 27 January - Anti-Money Laundering and Countering Financing of Terrorism Law.            Law nº 01/12 of 12 January - Law on Designation and Execution of Legal Acts. Law nº 13/15 of 19 June - Law on International Judicial Cooperation in Criminal Matter.            Presidential Degree nº 214/13 of 13 December - Designation Regulation and Execution of Internal Legal Acts.            Law nº 19/17 of 25 August - Law of Terrorism Prevention and Fighting.</p> <p><b>Regulations (Angola Central Bank)</b></p> <p>Directive nº 01/DSI/2012 of 10 April -AML/CFT Suspicious Transactions Report. Directive nº 03/DSI/2012 of 24 July - Identification and Communication of Designated Persons, Groups and Entities.            Directive nº 04/DSI/2012 of 24 July- Freezing of Funds and Economic Resources.            Notice nº 25/2012 of 14 August- Correspondent banks.            Notice nº 01/2013 of 19 April - Corporate Governance.            Notice nº 02/2013 of 19 April - Internal Control.            Directive nº 2/DSI/2013 of 1 July - Angola Central Bank Guide on AML/CFT prevention Program implementation.            Directive nº 01/DRO/DSI/2015 of 10 December - Guide on AML/CFT prevention and fight in Correspondent Banks relations and Customers banks.            Instructive nº 24/2016 of 16 November - Duties of identification and Due Diligence applicable to High Risk Profile Persons (PPRE).            Notice nº 14/2020 of 22 June - Financial System - Rules on Prevention and Fight against Money Laundering and Terrorism Financing.</p>



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