



Financial Institution Name:	Deutsche Bank AG
Location (Country) :	Federal Republic of Germany

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal Name	Deutsche Bank Aktiengesellschaft
2	Append a list of branches which are covered by this questionnaire	All Deutsche Bank branches as listed in Appendix A
3	Full Legal (Registered) Address	Taunusanlage 12, 60325 Frankfurt am Main, Federal Republic of Germany
4	Full Primary Business Address (if different from above)	N/A
5	Date of Entity incorporation / establishment	10 March 1870
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	Frankfurt Stock Exchange, DBK New York Stock Exchange, DB
6 b	Member Owned / Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	N/A
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) ?	No
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL	N/A

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	Yes
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?	No
11 a	If Y, provide further details	N/A
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	Yes
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	Yes
16 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
16 d	Prohibit accounts / relationships with shell banks	Yes
16 e	Prohibit dealing with another Entity that provides services to shell banks	Yes
16 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
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	Yes
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

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	Intermediate Beneficial Owners, Legal Representatives
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	EDD & Restricted on a risk based approach
27 b	Offshore customers	EDD & Restricted 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 & Restricted 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 on a risk based approach
27 k	Extractive industries	EDD on a risk based approach
27 l	Precious metals and stones	EDD on a risk based approach
27 m	Unregulated charities	EDD on a risk based approach
27 n	Regulated charities	EDD on a risk based approach
27 o	Red light business / Adult entertainment	Prohibited
27 p	Non-Government Organisations	EDD on a risk based approach
27 q	Virtual currencies	EDD on a risk based approach
27 r	Marijuana	Prohibited
27 s	Embassies / Consulates	EDD on a risk based approach
27 t	Gambling	EDD on a risk based approach
27 u	Payment Service Provider	EDD on a risk based approach
27 v	Other (specify)	N/A
28	If restricted, provide details of the restriction	DB will not engage in business with certain clients within the high risk industries listed as restricted above. (ie. 27a, 27b, 27d,27h, 27i)

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?	Yes
31 a	If Y, does the Entity have policies, procedures and processes to comply with currency reporting requirements?	Yes
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	As locally applicable
34 c	If N, explain	N/A

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 and for filtering transactional data
37 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transactional data
37 e	Other (specify)	In addition to the global regulatory sanctions lists screening against local regulatory sanctions lists will be undertaken where applicable
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

APPENDIX A:**List of DB branches covered by the Wolfsberg Financial Crime Compliance Questionnaire**

Deutsche Bank Branch	Short Name
Deutsche Bank Aktiengesellschaft, Filiale Abu Dhabi	DB AG (Abu Dhabi)
Deutsche Bank Aktiengesellschaft, Filiale Ahmedabad	DB AG (Ahmedabad)
Deutsche Bank Aktiengesellschaft, Filiale Amsterdam	DB AG (Amsterdam)
Deutsche Bank Aktiengesellschaft, Filiale Athen	DB AG (Athens)
Deutsche Bank Aktiengesellschaft, Filiale Aurangabad	DB AG (Aurangabad)
Deutsche Bank Aktiengesellschaft, Filiale Bangalore	DB AG (Bangalore)
Deutsche Bank Aktiengesellschaft, Filiale Bangkok	DB AG (Bangkok)
Deutsche Bank Aktiengesellschaft, Filiale Brüssel	DB AG (Brussels)
Deutsche Bank Aktiengesellschaft, Filiale Kalkutta	DB AG (Calcutta)
Deutsche Bank Aktiengesellschaft, Filiale Canada	DB AG (Canada)
Deutsche Bank Aktiengesellschaft, Filiale Cayman Islands	DB AG (Cayman Isl.)
Deutsche Bank Aktiengesellschaft, Filiale Chennai	DB AG (Chennai)
Deutsche Bank Aktiengesellschaft, Filiale Colombo - Foreign Currency Banking Unit	DB AG (Colombo FCBU)
Deutsche Bank Aktiengesellschaft, Filiale Colombo	DB AG (Colombo)
Deutsche Bank Aktiengesellschaft, Filiale Doha (QFC)	DB AG (Doha QFC)
Deutsche Bank Aktiengesellschaft, Filiale Dubai (DIFC)	DB AG (Dubai DIFC)
Deutsche Bank Aktiengesellschaft, Filiale Dubai (Deutsche Securities and Services)	DB AG (Dubai DSS)
Deutsche Bank Aktiengesellschaft, Filiale Dublin	DB AG (Dublin)
Deutsche Bank Aktiengesellschaft, Filiale Frankfurt (Inlandsbank)	DB AG (Frankfurt)
Deutsche Bank Aktiengesellschaft, Filiale Gurgaon	DB AG (Gurgaon)
Deutsche Bank Aktiengesellschaft, Filiale Ho-Chi-Minh-Stadt	DB AG (HoChiMinh-C.)
Deutsche Bank Aktiengesellschaft, Filiale Hongkong	DB AG (Hong Kong)
Deutsche Bank Aktiengesellschaft, Filiale Ungarn	DB AG (Hungary)
Deutsche Bank Aktiengesellschaft, Filiale Jakarta	DB AG (Jakarta)
Deutsche Bank Aktiengesellschaft, Filiale Johannesburg	DB AG (Johannesburg)
Deutsche Bank Aktiengesellschaft, Filiale Karachi	DB AG (Karachi)
Deutsche Bank Aktiengesellschaft, Filiale Khar Mumbai	DB AG (Khar Mumbai)
Deutsche Bank Aktiengesellschaft, Filiale Kolhapur	DB AG (Kolhapur)
Deutsche Bank Aktiengesellschaft, Filiale Labuan	DB AG (Labuan)
Deutsche Bank Aktiengesellschaft, Filiale Lahore	DB AG (Lahore)
Deutsche Bank Aktiengesellschaft, Filiale London	DB AG (London)
Deutsche Bank Aktiengesellschaft, Filiale Ludhiana	DB AG (Ludhiana)
Deutsche Bank Aktiengesellschaft, Filiale Luxemburg	DB AG (Luxembourg)
Deutsche Bank Aktiengesellschaft, Filiale Madrid	DB AG (Madrid)
Deutsche Bank Aktiengesellschaft, Filiale Manila (full bank-licence)	DB AG (Manila FBL)
Deutsche Bank Aktiengesellschaft, Filiale Mailand	DB AG (Milan)
Deutsche Bank Aktiengesellschaft, Filiale Moradabad	DB AG (Moradabad)
Deutsche Bank Aktiengesellschaft, Filiale Mumbai	DB AG (Mumbai)
Deutsche Bank Aktiengesellschaft, Filiale New Delhi	DB AG (New Delhi)
Deutsche Bank Aktiengesellschaft, Filiale New York	DB AG (New York)

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Deutsche Bank Branch	Short Name
Deutsche Bank Aktiengesellschaft, Filiale Noida	DB AG (Noida)
Deutsche Bank Aktiengesellschaft, Filiale Paris	DB AG (Paris)
Deutsche Bank Aktiengesellschaft, Filiale Portugal	DB AG (Portugal)
Deutsche Bank Aktiengesellschaft, Filiale Prag	DB AG (Prague)
Deutsche Bank Aktiengesellschaft, Filiale Pune	DB AG (Pune)
Deutsche Bank Aktiengesellschaft, Filiale Riad	DB AG (Riyadh)
Deutsche Bank Aktiengesellschaft, Filiale Salem	DB AG (Salem)
Deutsche Bank Aktiengesellschaft, Filiale Seoul	DB AG (Seoul)
Deutsche Bank Aktiengesellschaft, Filiale Singapur	DB AG (Singapore)
Deutsche Bank Aktiengesellschaft, Filiale Stockholm	DB AG (Stockholm)
Deutsche Bank Aktiengesellschaft, Filiale Surat	DB AG (Surat)
Deutsche Bank Aktiengesellschaft, Filiale Sydney	DB AG (Sydney)
Deutsche Bank Aktiengesellschaft, Filiale Taipei	DB AG (Taipei)
Deutsche Bank Aktiengesellschaft, Filiale Tokyo	DB AG (Tokyo)
Deutsche Bank Aktiengesellschaft, Filiale Vellore	DB AG (Vellore)
Deutsche Bank Aktiengesellschaft, Filiale Wien	DB AG (Vienna)
Deutsche Bank Aktiengesellschaft, Filiale Zürich	DB AG (Zurich)