



Financial Institution Name:

FORTRESS BANK I.B.U. LTD.

Location (Country) :

TURKISH REPUBLIC OF NORTH CYPRUS

The questionnaire is required to be answered on a Legal Entity (LE) Level. This means the Financial Institution will answer the questionnaire at an ultimate parent / head office & subsidiary level for which any branches would be considered covered by that parent/subsidiary DDQ. This questionnaire should not cover more than one LE. Each question in the DDQ will need to be addressed from the perspective of the LE and on behalf of all of its branches. If a response for the LE differed for one of its branches this needs to be highlighted and detail regarding this difference captured at the end of each subsection. If a branch business activity (products offered, client base etc.) is significantly different than its head office, the branch should complete a separate questionnaire.

No #	Question	Answer
<b>1. ENTITY &amp; OWNERSHIP</b>		
1	Full Legal Name	FORTRESS BANK I.B.U. LTD.
2	Append a list of branches which are covered by this questionnaire	
3	Full Legal (Registered) Address	No. 9, SHT. HUSEYIN PASA AV., YENISEHIR, LEFKOSA 99010, MERSIN-10, TURKISH REPUBLIC OF NORTH CYPRUS
4	Full Primary Business Address (if different from above)	No. 9, SHT. HUSEYIN PASA AV., YENISEHIR, LEFKOSA 99010, MERSIN-10, TURKISH REPUBLIC OF NORTH CYPRUS
5	Date of Entity incorporation/ establishment	2003
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/ Mutual	
6 c	Government or State Owned by 25% or more	
6 d	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	ATTACHED
7	% of the Entity's total shares composed of bearer shares	
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	
a	If Y, provide the name of the relevant branch/es which operate under an OBL	
9	Name of primary financial regulator / supervisory authority	CENTRAL BANK OF TURKISH REPUBLIC OF NORTHERN CYPRUS
10	Provide Legal Entity Identifier (LEI) if available	LEI

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>11</b>	Provide the full legal name of the ultimate parent (if different from the Entity completing the DDQ)	
<b>12</b>	Jurisdiction of licensing authority and regulator of ultimate parent	
<b>13</b>	Select the business areas applicable to the Entity	
<b>13 a</b>	Retail Banking	No
<b>13 b</b>	Private Banking / Wealth Management	Yes
<b>13 c</b>	Commercial Banking	Yes
<b>13 d</b>	Transactional Banking	Yes
<b>13 e</b>	Investment Banking	Yes
<b>13 f</b>	Financial Markets Trading	Yes
<b>13 g</b>	Securities Services / Custody	Yes
<b>13 h</b>	Broker / Dealer	Yes
<b>13 i</b>	Multilateral Development Bank	Yes
<b>13 j</b>	Other	
<b>14</b>	Does the Entity have a significant (10% or more) offshore customer base, either by number of customers or by revenues (where off-shore means not domiciled in the jurisdiction where bank services are being provided) ?	Yes
<b>14 a</b>	If Y, provide details of the country and %	EU 30%, ASIA 30%. ME 10%, INDIA 10%, AFRICA 5%, MALAYSIA 5%. SINGAPORE 5%. HONG KONG 5%
<b>15</b>	Select the closest value:	
<b>15 a</b>	Number of employees	
<b>15 b</b>	Total Assets	
<b>16</b>	Confirm that all responses provided in the above Section ENTITY & OWNERSHIP are representative of all the LE's branches	
<b>16 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>16 b</b>	If appropriate, provide any additional information / context to the answers in this section.	

<b>2. PRODUCTS &amp; SERVICES</b>		
<b>17</b>	Does the Entity offer the following products and services:	
<b>17 a</b>	Correspondent Banking	No
<b>17 a1</b>	If Y	
<b>17 a2</b>	Does the Entity offer Correspondent Banking services to domestic banks?	No
<b>17 a3</b>	Does the Entity allow domestic bank clients to provide downstream relationships?	
<b>17 a4</b>	Does the Entity have processes and procedures in place to identify downstream relationships with domestic banks?	
<b>17 a5</b>	Does the Entity offer correspondent banking services to Foreign Banks?	No
<b>17 a6</b>	Does the Entity allow downstream relationships with Foreign Banks?	
<b>17 a7</b>	Does the Entity have processes and procedures in place to identify downstream relationships with Foreign Banks?	Yes
<b>17 a8</b>	Does the Entity offer correspondent banking services to regulated MSBs/MVTS?	No
<b>17 a9</b>	Does the Entity allow downstream relationships with MSBs/MVTS?	
<b>17 a10</b>	Does the Entity have processes and procedures in place to identify downstream relationships with MSB /MVTS?	
<b>17 b</b>	Private Banking (domestic & international)	Yes
<b>17 c</b>	Trade Finance	Yes
<b>17 d</b>	Payable Through Accounts	Yes
<b>17 e</b>	Stored Value Instruments	No
<b>17 f</b>	Cross Border Bulk Cash Delivery	No
<b>17 g</b>	Domestic Bulk Cash Delivery	No
<b>17 h</b>	International Cash Letter	
<b>17 i</b>	Remote Deposit Capture	
<b>17 j</b>	Virtual /Digital Currencies	No
<b>17 k</b>	Low Price Securities	No
<b>17 l</b>	Hold Mail	
<b>17 m</b>	Cross Border Remittances	Yes
<b>17 n</b>	Service to walk-in customers (non-account holders)	No
<b>17 o</b>	Sponsoring Private ATMs	No
<b>17 p</b>	Other high risk products and services identified by the Entity	
<b>18</b>	Confirm that all responses provided in the above Section PRODUCTS & SERVICES are representative of all the LE's branches	
<b>18 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>18 b</b>	If appropriate, provide any additional information / context to the answers in this section.	

<b>3. AML, CTF &amp; SANCTIONS PROGRAMME</b>		
<b>19</b>	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
<b>19 a</b>	Appointed Officer with sufficient experience/expertise	Yes
<b>19 b</b>	Cash Reporting	Yes
<b>19 c</b>	CDD	Yes
<b>19 d</b>	EDD	Yes
<b>19 e</b>	Beneficial Ownership	Yes
<b>19 f</b>	Independent Testing	Yes
<b>19 g</b>	Periodic Review	Yes
<b>19 h</b>	Policies and Procedures	Yes
<b>19 i</b>	Risk Assessment	Yes
<b>19 j</b>	Sanctions	Yes
<b>19 k</b>	PEP Screening	Yes
<b>19 l</b>	Adverse Information Screening	Yes
<b>19 m</b>	Suspicious Activity Reporting	Yes
<b>19 n</b>	Training and Education	Yes
<b>19 o</b>	Transaction Monitoring	Yes
<b>20</b>	How many full time employees are in the Entity's AML, CTF & Sanctions Compliance Department?	Less than 10
<b>21</b>	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	Yes
<b>22</b>	Does the Board or equivalent Senior Management Committee receive regular reporting on the status of the AML, CTF & Sanctions programme?	Yes
<b>23</b>	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes
<b>23 a</b>	If Y, provide further details	
		ACCUITY COMPLIANCE
<b>24</b>	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS Programme are representative of all the LE's branches	Yes
<b>24 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>24 b</b>	If appropriate, provide any additional information / context to the answers in this section.	

<b>4. ANTI BRIBERY &amp; CORRUPTION</b>		
<b>25</b>	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to [reasonably] prevent, detect and report bribery and corruption?	Yes
<b>26</b>	Does the Entity have an enterprise wide programme that sets minimum ABC standards?	Yes
<b>27</b>	Has the Entity appointed a designated officer or officers with sufficient experience/expertise responsible for coordinating the ABC programme?	Yes
<b>28</b>	Does the Entity have adequate staff with appropriate levels of experience/expertise to implement the ABC programme?	Yes
<b>29</b>	Is the Entity's ABC programme applicable to:	
<b>29 a</b>	Joint ventures	Yes
<b>29 b</b>	Third parties acting on behalf of the Entity	No
<b>30</b>	Does the Entity have a global ABC policy that:	
<b>30 a</b>	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	Yes
<b>30 b</b>	Includes enhanced requirements regarding interaction with public officials?	
<b>30 c</b>	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)?	
<b>31</b>	Does the Entity have controls in place to monitor the effectiveness of their ABC programme?	Yes
<b>32</b>	Does the Entity's Board or Senior Management Committee receive regular Management Information on ABC matters?	Yes
<b>33</b>	Does the Entity perform an Enterprise Wide ABC risk assessment?	Yes
<b>33 a</b>	If Y select the frequency	12 Months
<b>34</b>	Does the Entity have an ABC residual risk rating that is the net result of the controls effectiveness and the inherent risk assessment?	

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>35</b>	Does the Entity's ABC EWRA cover the inherent risk components detailed below:	
<b>35 a</b>	Potential liability created by intermediaries and other third-party providers as appropriate	
<b>35 b</b>	Corruption risks associated with the countries and industries in which the Entity does business, directly or through intermediaries	
<b>35 c</b>	Transactions, products or services, including those that involve state-owned or state-controlled entities or public officials	
<b>35 d</b>	Corruption risks associated with gifts and hospitality, hiring/internships, charitable donations and political contributions	
<b>35 e</b>	Changes in business activities that may materially increase the Entity's corruption risk	
<b>36</b>	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
<b>37</b>	Does the Entity provide mandatory ABC training to:	
<b>37 a</b>	Board and senior Committee Management	Yes
<b>37 b</b>	1st Line of Defence	Yes
<b>37 c</b>	2nd Line of Defence	Yes
<b>37 d</b>	3rd Line of Defence	
<b>37 e</b>	3rd parties to which specific compliance activities subject to ABC risk have been outsourced	Not Applicable
<b>37 f</b>	Non-employed workers as appropriate (contractors/consultants)	Not Applicable
<b>38</b>	Does the Entity provide ABC training that is targeted to specific roles, responsibilities and activities?	Yes
<b>39</b>	Confirm that all responses provided in the above Section Anti Bribery & Corruption are representative of all the LE's branches	
<b>39 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>39 b</b>	If appropriate, provide any additional information / context to the answers in this section.	

5. POLICIES & PROCEDURES		
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	Yes
40 b	Terrorist financing	Yes
40 c	Sanctions violations	Yes
41	Are the Entity's policies and procedures updated at least annually?	Yes
42	Are the Entity's policies and procedures gapped against/compared to:	
42 a	US Standards	
42 a1	If Y, does the Entity retain a record of the results?	Not Applicable
42 b	EU Standards	
42 b1	If Y, does the Entity retain a record of the results?	Yes
43	Does the Entity have policies and procedures that:	
43 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
43 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
43 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
43 d	Prohibit accounts/relationships with shell banks	Yes
43 e	Prohibit dealing with another entity that provides services to shell banks	Yes
43 f	Prohibit opening and keeping of accounts for Section 311 designated entities	Yes
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	Yes
43 h	Assess the risks of relationships with PEPs, including their family and close associates	Yes
43 i	Define escalation processes for financial crime risk issues	
43 j	Define the process, where appropriate, for terminating existing customer relationships due to financial crime risk	
43 k	Specify how potentially suspicious activity identified by employees is to be escalated and investigated	Yes
43 l	Outline the processes regarding screening for sanctions, PEPs and negative media	Yes
43 m	Outline the processes for the maintenance of internal "watchlists"	
44	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
45	Does the Entity have a record retention procedures that comply with applicable laws?	Yes
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	Yes
46 a	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
46 b	If appropriate, provide any additional information / context to the answers in this section.	

<b>6. AML, CTF &amp; SANCTIONS RISK ASSESSMENT</b>		
<b>47</b>	Does the Entity's AML & CTF EWRA cover the inherent risk components detailed below:	
<b>47 a</b>	Client	Yes
<b>47 b</b>	Product	Yes
<b>47 c</b>	Channel	Yes
<b>47 d</b>	Geography	Yes
<b>48</b>	Does the Entity's AML & CTF EWRA cover the controls effectiveness components detailed below:	
<b>48 a</b>	Transaction Monitoring	Yes
<b>48 b</b>	Customer Due Diligence	Yes
<b>48 c</b>	PEP Identification	Yes
<b>48 d</b>	Transaction Screening	Yes
<b>48 e</b>	Name Screening against Adverse Media & Negative News	Yes
<b>48 f</b>	Training and Education	Yes
<b>48 g</b>	Governance	Yes
<b>48 h</b>	Management Information	
<b>49</b>	Has the Entity's AML & CTF EWRA been completed in the last 12 months?	
<b>49 a</b>	If N, provide the date when the last AML & CTF EWRA was completed.	
<b>50</b>	Does the Entity's Sanctions EWRA cover the inherent risk components detailed below:	
<b>50 a</b>	Client	
<b>50 b</b>	Product	
<b>50 c</b>	Channel	
<b>50 d</b>	Geography	
<b>51</b>	Does the Entity's Sanctions EWRA cover the controls effectiveness components detailed below:	
<b>51 a</b>	Customer Due Diligence	
<b>51 b</b>	Transaction Screening	
<b>51 c</b>	Name Screening	
<b>51 d</b>	List Management	
<b>51 e</b>	Training and Education	
<b>51 f</b>	Governance	
<b>51 g</b>	Management Information	
<b>52</b>	Has the Entity's Sanctions EWRA been completed in the last 12 months?	Yes
<b>52 a</b>	If N, provide the date when the last Sanctions EWRA was completed.	
<b>53</b>	Confirm that all responses provided in the above Section AML, CTF & SANCTIONS RISK ASSESSMENT are representative of all the LE's branches	
<b>53 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>53 b</b>	If appropriate, provide any additional information / context to the answers in this section.	



7. KYC, CDD and EDD		
54	Does the Entity verify the identity of the customer?	
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	Yes
56	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
56 a	Ownership structure	
56 b	Customer identification	
56 c	Expected activity	
56 d	Nature of business/employment	
56 e	Product usage	
56 f	Purpose and nature of relationship	
56 g	Source of funds	
56 h	Source of wealth	
57	Are each of the following identified:	
57 a	Ultimate beneficial ownership	Yes
57 a1	Are ultimate beneficial owners verified?	Yes
57 b	Authorised signatories (where applicable)	Yes
57 c	Key controllers	Yes
57 d	Other relevant parties	
58	What is the Entity's minimum (lowest) threshold applied to beneficial ownership identification ?	Other (Specify the percentage)
59	Does the due diligence process result in customers receiving a risk classification?	
60	If Y, what factors/criteria are used to determine the customer's risk classification? Select all that apply:	
60 a	Product Usage	Yes
60 b	Geography	
60 c	Business Type/Industry	
60 d	Legal Entity type	
60 e	Adverse Information	
60 f	Other (specify)	

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>61</b>	Does the Entity have a risk based approach to screening customers for adverse media/negative news?	
<b>62</b>	If Y, is this at:	
<b>62 a</b>	Onboarding	
<b>62 b</b>	KYC renewal	
<b>62 c</b>	Trigger event	
<b>63</b>	What is the method used by the Entity to screen for adverse media / negative news?	
<b>63 a</b>	Automated	
<b>63 b</b>	Manual	
<b>63 c</b>	Combination of automated and manual	Yes
<b>64</b>	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	
<b>65</b>	If Y, is this at:	
<b>65 a</b>	Onboarding	Yes
<b>65 b</b>	KYC renewal	
<b>65 c</b>	Trigger event	
<b>66</b>	What is the method used by the Entity to screen PEPs?	
<b>66 a</b>	Automated	
<b>66 b</b>	Manual	
<b>66 c</b>	Combination of automated and manual	Yes
<b>67</b>	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
<b>68</b>	Does the Entity have a process to review and update customer information based on:	
<b>68 a</b>	KYC renewal	Yes
<b>68 b</b>	Trigger event	Yes
<b>69</b>	Does the Entity maintain and report metrics on current and past periodic or trigger event due diligence reviews?	Yes

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>70</b>	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?	
<b>70 a</b>	Non-account customers	None of the above
<b>70 b</b>	Offshore customers	EDD on a risk based approach
<b>70 c</b>	Shell banks	None of the above
<b>70 d</b>	MVTS/ MSB customers	
<b>70 e</b>	PEPs	None of the above
<b>70 f</b>	PEP Related	None of the above
<b>70 g</b>	PEP Close Associate	None of the above
<b>70 h</b>	Correspondent Banks	EDD on a risk based approach
<b>70 h1</b>	If EDD or EDD & Restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2014?	Yes
<b>70 i</b>	Arms, defense, military	EDD on a risk based approach
<b>70 j</b>	Atomic power	None of the above
<b>70 k</b>	Extractive industries	None of the above
<b>70 l</b>	Precious metals and stones	EDD on a risk based approach
<b>70 m</b>	Unregulated charities	None of the above
<b>70 n</b>	Regulated charities	EDD on a risk based approach
<b>70 o</b>	Red light business / Adult entertainment	None of the above
<b>70 p</b>	Non-Government Organisations	EDD on a risk based approach
<b>70 q</b>	Virtual currencies	None of the above
<b>70 r</b>	Marijuana	None of the above
<b>70 s</b>	Embassies/Consulates	None of the above
<b>70 t</b>	Gambling	None of the above
<b>70 u</b>	Payment Service Provider	EDD on a risk based approach
<b>70 v</b>	Other (specify)	
<b>71</b>	If restricted, provide details of the restriction	None of the above means we do not entertain such industries
<b>72</b>	Does the Entity perform an additional control or quality review on clients subject to EDD?	Yes
<b>73</b>	Confirm that all responses provided in the above Section KYC, CDD and EDD are representative of all the LE's branches	Yes
<b>73 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
<b>73 b</b>	If appropriate, provide any additional information / context to the answers in this section.	

<b>8. MONITORING &amp; REPORTING</b>		
<b>74</b>	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
<b>75</b>	What is the method used by the Entity to monitor transactions for suspicious activities?	
<b>75 a</b>	Automated	
<b>75 b</b>	Manual	
<b>75 c</b>	Combination of automated and manual	Yes
<b>76</b>	If manual or combination selected, specify what type of transactions are monitored manually	
<b>77</b>	Does the Entity have regulatory requirements to report currency transactions?	Yes
<b>77 a</b>	If Y, does the Entity have policies, procedures and processes to comply with currency reporting requirements?	Yes
<b>78</b>	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
<b>79</b>	Confirm that all responses provided in the above Section MONITORING & REPORTING are representative of all the LE's branches	Yes
<b>79 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to	
<b>79 b</b>	If appropriate, provide any additional information / context to the answers in this section.	
<b>9. PAYMENT TRANSPARENCY</b>		
<b>80</b>	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
<b>81</b>	Does the Entity have policies, procedures and processes to [reasonably] comply with and have controls in place to ensure compliance with:	
<b>81 a</b>	FATF Recommendation 16	Yes
<b>81 b</b>	Local Regulations	Yes
<b>81 b1</b>	Specify the regulation	All regulations under the laws of TRNC Central Bank
<b>81 c</b>	If N, explain	
<b>82</b>	Does the Entity have processes in place to respond to Request For Information (RFIs) from other entities in a timely manner?	Yes
<b>83</b>	Does the Entity have controls to support the inclusion of required and accurate originator information in international payment messages?	Yes

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>84</b>	Does the Entity have controls to support the inclusion of required beneficiary in international payment messages?	Yes
<b>85</b>	Confirm that all responses provided in the above Section PAYMENT TRANSPARENCY are representative of all the LE's branches	Yes
<b>85 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>85 b</b>	If appropriate, provide any additional information / context to the answers in this section.	
<b>10. SANCTIONS</b>		
<b>86</b>	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?	Yes
<b>87</b>	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)?	Yes
<b>88</b>	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
<b>89</b>	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
<b>90</b>	What is the method used by the Entity?	
<b>90 a</b>	Manual	
<b>90 b</b>	Automated	
<b>90 c</b>	Combination of Automated and Manual	Yes
<b>91</b>	Does the Entity screen all sanctions relevant data, including at a minimum, entity and location information, contained in cross border transactions against Sanctions Lists?	Yes
<b>92</b>	What is the method used by the Entity?	
<b>92 a</b>	Manual	
<b>92 b</b>	Automated	
<b>92 c</b>	Combination of Automated and Manual	Yes
<b>93</b>	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
<b>93 a</b>	Consolidated United Nations Security Council Sanctions List (UN)	
<b>93 b</b>	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	
<b>93 c</b>	Office of Financial Sanctions Implementation HMT (OFSI)	
<b>93 d</b>	European Union Consolidated List (EU)	Used for screening customers and beneficial owners (i.e. reference data)
<b>93 e</b>	Lists maintained by other G7 member countries	

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>93 f</b>	Other (specify)	
		List provided by TRNC Central Bank
<b>94</b>	When new entities and natural persons are added to sanctions lists, how many business days before the Entity updates its lists?	After 6 or more days
<b>95</b>	When updates or additions to the Sanctions Lists are made, how many business days before the Entity updates their active manual and/or automated screening systems against:	
<b>95 a</b>	Customer Data	After 6 or more days
<b>95 b</b>	Transactions	At the time of each transaction
<b>96</b>	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?	
<b>97</b>	Confirm that all responses provided in the above Section SANCTIONS are representative of all the LE's branches	
<b>97 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>97 b</b>	If appropriate, provide any additional information / context to the answers in this section.	
<b>11. TRAINING &amp; EDUCATION</b>		
<b>98</b>	Does the Entity provide mandatory training, which includes :	
<b>98 a</b>	Identification and reporting of transactions to government authorities	Yes
<b>98 b</b>	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
<b>98 c</b>	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
<b>98 d</b>	New issues that occur in the market, e.g., significant regulatory actions or new regulations	Yes
<b>98 e</b>	Conduct and Culture	Yes
<b>99</b>	Is the above mandatory training provided to :	
<b>99 a</b>	Board and Senior Committee Management	Yes
<b>99 b</b>	1st Line of Defence	
<b>99 c</b>	2nd Line of Defence	
<b>99 d</b>	3rd Line of Defence	
<b>99 e</b>	3rd parties to which specific FCC activities have been outsourced	
<b>99 f</b>	Non-employed workers (contractors/consultants)	
<b>100</b>	Does the Entity provide AML, CTF & Sanctions training that is targeted to specific roles, responsibilities and high risk products, services and activities?	Yes

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>101</b>	Does the Entity provide customised training for AML, CTF and Sanctions staff?	Yes
<b>102</b>	Confirm that all responses provided in the above Section TRAINING & EDUCATION are representative of all the LE's branches	Yes
<b>102 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>102 b</b>	If appropriate, provide any additional information / context to the answers in this section.	
<b>12. QUALITY ASSURANCE /COMPLIANCE TESTING</b>		
<b>103</b>	Are the Entity's KYC processes and documents subject to quality assurance testing?	Yes
<b>104</b>	Does the Entity have a program wide risk based Compliance Testing process (separate to the independent Audit function)?	
<b>105</b>	Confirm that all responses provided in the above Section QUALITY ASSURANCE / COMPLIANCE TESTING are representative of all the LE's branches	Yes
<b>105 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>105 b</b>	If appropriate, provide any additional information / context to the answers in this section.	
<b>13. AUDIT</b>		
<b>106</b>	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
<b>107</b>	How often is the Entity audited on its AML, CTF & Sanctions programme by the following:	
<b>107 a</b>	Internal Audit Department	Component based reviews
<b>107 b</b>	External Third Party	

**Wolfsberg Group Correspondent Banking Due Diligence Questionnaire (CBDDQ) V1.2**

<b>108</b>	Does the internal audit function or other independent third party cover the following areas:	
<b>108 a</b>	AML, CTF & Sanctions policy and procedures	Yes
<b>108 b</b>	KYC / CDD / EDD and underlying methodologies	Yes
<b>108 c</b>	Transaction Monitoring	Yes
<b>108 d</b>	Transaction Screening including for sanctions	Yes
<b>108 e</b>	Name Screening & List Management	Yes
<b>108 f</b>	Training & Education	Yes
<b>108 g</b>	Technology	Yes
<b>108 h</b>	Governance	Yes
<b>108 i</b>	Reporting/Metrics & Management Information	Yes
<b>108 j</b>	Suspicious Activity Filing	Yes
<b>108 k</b>	Enterprise Wide Risk Assessment	Yes
<b>108 l</b>	Other (specify)	
<b>109</b>	Are adverse findings from internal & external audit tracked to completion and assessed for adequacy and completeness?	Yes
<b>110</b>	Confirm that all responses provided in the above section, AUDIT are representative of all the LE's branches	Yes
<b>110 a</b>	If N, clarify which questions the difference/s relate to and the branch/es that this applies to.	
<b>110 b</b>	If appropriate, provide any additional information / context to the answers in this section.	



**Declaration Statement**

Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2018 (CBDDQ V1.2)

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)

FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank 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.

FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name) 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.

FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name) recognises the importance of transparency regarding parties to transactions in international payments and has adopted/is committed to adopting these standards.

FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name) 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.

FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name) commits to file accurate supplemental information on a timely basis.

I, FUNDA ACAR \_\_\_\_\_ (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 FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name)

NEVZAT OZKUNT \_\_\_\_\_ (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 FORTRESS BANK I.B.U. LTD. \_\_\_\_\_ (Bank name)

*[Signature]* 20/9/2018 (Signature & Date (DD/MM/YYYY) )

*[Signature]* 20.9.2018 (Signature & Date (DD/MM/YYYY) )