the Wolfsberg Group

Financial Institution Name: Location (Country) :

| Natixis SA | | |
|------------|--|--|
| France | | |

| No# | Question | Answer |
|---------|---|---|
| I. ENII | TY & OWNERSHIP | |
| ĺ | Full Legal name | NATIXIS SA |
| 2 | | All Natixis' branches: Natixis Canada / Natixis Dubai / Natixis Frankfurt / Natixis Hong Kon / Natixis Labuan / Natixis London / Natixis Madrid / Natixis Milan / Natixis New York / Natixis Shanghal / Natixis Beijing / Natixis Singapore / Natixis Taipel / Natixis Tokyo / Natixis PortofNatixis Seou |
| 3 | Full Legal (Registered) Address | 7, promenade Germaine Sablon, 75013 PARIS, France |
| 4 | Full Primary Business Address (if different from above) | Same as above |
| 5 | Date of Entity incorporation/establishment | 30th July 1954 |
| 6 | Select type of ownership and append an ownership chart if available | |
| 6 a | Publicly Traded (25% of shares publicly traded) | No |
| 6 a1 | If Y, indicate the exchange traded on and ticker symbol | N/A |
| 6 b | Member Owned/Mutual | No |
| 6 c | Government or State Owned by 25% or more | No |
| 6 d | Privately Owned | Yes |
| 6 d1 | If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more | As at July 31, 2024, Natixis' main shareholders are as follows: 99,993% of capital are held by BPCE, 0,006% of capital is held by Employee Shareholding, 0,001% of capital (0% of voting rights) are Treasury shares. |
| 7 | % of the Entity's total shares composed of bearer shares | None |
| 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 | NIA |
| 9 | Does the Bank have a Virtual Bank License or provide services only through online channels? | No |
| 10 | Provide Legal Entity Identifier (LEI) if available | KX1WK48MPD4Y2NCUIZ63 |
| | CTF & SANCTIONS PROGRAMME | |
| 11 | Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components: | |
| 11 a | Appointed Officer with sufficient experience/expertise | Yes |
| 11 b | Adverse Information Screening | Yes |
| 11 c | Beneficial Ownership | Yes |
| 11 d | Cash Reporting | Yes |
| | | |
| 11 e | CDD | Yes |
| | EDD Independent Testing | Yes Yes |

| 11 i | Policies and Procedures | Yes |
|--------------|---|---|
| 11 j | PEP Screening | Yes |
| 11 k | Risk Assessment | Yes |
| 11 | Sanctions Consider Addito Provider | Yes |
| 11 m 11 n | Suspicious Activity Reporting Training and Education | Yes Yes |
| 11 o | Transaction Monitoring | Yes |
| 12 | Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? | Yes |
| 13 | Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme? | Yes |
| 13 a | If Y, provide further details | When needed, Natixis can have recourse to external support in order to proceed to partial controls and analyze the Financial Security program |
| 14 | Does the entity have a whistleblower policy? | Yes |
| | BRIBERY & CORRUPTION | |
| 15 | Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption? | Yes |
| 16 | Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures? | Yes |
| 17 | Does the Entity provide mandatory ABC training to: | |
| 17 a | Board and Senior Committee Management | Yes |
| 17 b | 1st Line of Defence | Yes |
| 17 c | 2nd Line of Defence | Yes |
| 17 d | 3rd Line of Defence | Yes |
| 17 e | Third parties to which specific compliance activities subject to ABC risk have been outsourced | Not Applicable |
| 17 f | Non-employed workers as appropriate (contractors/consultants) | No |
| 4. AML, | CTF & SANCTIONS POLICIES & PROCEDU | İRES |
| 18 | Has the Entity documented policles and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report: | |
| 18 a | Money laundering | Yes |
| 18 b | Terrorist financing | Yes |
| 18 c | Sanctions violations | Yes |
| 19 | Does the Entity have policies and procedures that: | |
| 19 a | Prohibit the opening and keeping of anonymous and fictitious named accounts | Yes |
| 19 b | Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs | Yes |
| 19 с | Prohibit dealing with other entities that provide banking services to unlicensed banks | Yes |
| 19 d | Prohibit accounts/relationships with shell banks | Yes |
| 19 ө | Prohibit dealing with another Entity that provides services to shell banks | Yes |
| 19 f | Prohibit opening and keeping of accounts for Section 311 designated entities | Yes |
| 19 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 |
| 19 h | Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates | Yes |
| 19 I | Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees | Yes |
| 19 j | Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News | Yes |
| 20 | Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business? | Yes |

| that convey with a pspeache lewe? If Y, what is the retention period? Syears or more Syears or more Syears or more Syears or more Does the Entity verify the identity of the customer? The syear of the convertion of the convertion of the syear or more of the syear of the convertion of the syear of | 21 | Does the Entity have record retention procedures | Yes |
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| 5, KYG, CDD and EDD 22 Does the Entity verify the Identity of the customer? Yes 23 Does the Entity spolicies and procedures set out when CDD must be completed, e.g., at the Inne of yes onboarding or within 30 days? 24 Which of the following does the Entity gather and retain when conducting CDD? Select all that apply: 24 a Customer Identification Yes 24 b Expected activity Yes 24 c Nature of business/employment Yes 24 c Nature of business/employment Yes 24 d Owneship structure Yes 24 e Product usage Yes 24 f Purpose and nature of relationship Yes 24 g Source of funds Yes 24 g Source of truds 25 h Are each of the following identified: 25 h Are and of the following identified: 25 a Man and the Area of the Individual Selection Yes 25 b Authorised signatories (where applicable) 25 c Ky controllers 26 Does the Entity have policies, procedures and processes to review and escalate polential malches from screening even PEPs, or controlled by PEPs? 27 Does the Entity have policies, procedures and processes to review and escalate polential malches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs? 28 a 1 Separation of the Entity have policies processes to review and escalate polential malches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs? 29 a 1 If yes, select all that apply: 29 a 1 If yes, select all that apply: 29 a 1 If yes, select all that apply: 29 a 2 If yes, select all that apply: 30 a 1 Arms, Defence, Millary 30 b Creenspondent Blanks 30 c Enthusiant Communities on a selection of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entityle FCC programme? 30 a Cambing customers 30 c Enthus and Communities on a subject to EDD and site businesspondent Blanks 30 b Creenspondent Blanks 30 c Greenspondent Blank | | that comply with applicable laws? | 163 |
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| 29 a4 5 years or more Trigger-based or perpetual monitoring reviews Yes 29 a6 Other (please specify) N/A 30 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? 30 a Arms, Defence, Military Restricted 30 b Correspondent Banks EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022? 30 c Embassies/Consulates Do not have this category of customer or industry 30 d Extractive industries Restricted 30 e Gambling customers Restricted 30 f General Trading Companies EDD on a risk based approach 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 l Non-account customers Do not have this category of customer or industry 30 l Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | | | |
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| Solution | | | Yes |
| or industries are subject to EDĎ and/or are restricted, or prohibited by the Entity's FCC programme? 30 a Arms, Defence, Military Restricted 30 b Correspondent Banks EDD on a risk based approach If EDD or EDD & restricted, does the EDD assessment contain the elements as set out In the Wolfsberg Correspondent Banking Principles 2022? 30 c Embassies/Consulates Do not have this category of customer or industry 30 d Extractive industries Restricted 30 e Gambling customers Restricted 30 f General Trading Companies EDD on a risk based approach 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 l Non-account customers Do not have this category of customer or industry 30 J Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | 29 a6 | Other (please specify) | N/A |
| 30 b Correspondent Banks EDD on a risk based approach | 30 | or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC | |
| If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022? Yes | | | |
| assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022? 30 c Embassies/Consulates Do not have this category of customer or industry 30 d Extractive industries Restricted 30 e Gambling customers Restricted 30 f General Trading Companies EDD on a risk based approach 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 l Non-account customers Do not have this category of customer or industry 30 j Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | | | EDD on a risk based approach |
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| 30 e Gambling customers Restricted 30 f General Trading Companies EDD on a risk based approach 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 l Non-account customers Do not have this category of customer or industry 30 j Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | 30 c | Embassies/Consulates | Do not have this category of customer or industry |
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| 30 f General Trading Companies EDD on a risk based approach 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 l Non-account customers Do not have this category of customer or industry 30 j Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | 30 e | Gambling customers | Restricted |
| 30 g Marijuana-related Entities Prohibited 30 h MSB/MVTS customers Prohibited 30 I Non-account customers Do not have this category of customer or industry 30 j Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | | | |
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| 30 I Non-account customers Do not have this category of customer or industry 30 J Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | | A Patrick St. Co. Co. Co. Co. Co. Co. Co. Co. Co. Co | |
| 30 J Non-Government Organisations Always subject to EDD 30 k Non-resident customers EDD on a risk based approach | 30 h | | |
| 30 k Non-resident customers EDD on a risk based approach | | | IDO not have this category of customer or industry |
| | 30 i | | |
| 1201 | 30 i 30 j | Non-Government Organisations | Always subject to EDD |
| Nuclear power Restricted | 30 i 30 j 30 k | Non-Government Organisations | Always subject to EDD |
| 30 m Payment Service Provider EDD on a risk based approach | 30 i 30 j | Non-Government Organisations | Always subject to EDD |

| 30 n | PEPs | EDD on a risk based approach |
|---------|--|--|
| 30 o | PEP Close Associates | EDD on a risk based approach |
| 30 p | PEP Related | EDD on a risk based approach |
| 30 q | Precious metals and stones | EDD on a risk based approach |
| 30 r | Red light businesses/Adult entertainment | Restricted |
| 30 s | Regulated charities | EDD on a risk based approach |
| 30 t | Shell banks | Prohibited |
| 30 u | Travel and Tour Companies | EDD on a risk based approach |
| 30 v | Unregulated charities | EDD on a risk based approach |
| 30 w | Used Car Dealers | EDD on a risk based approach |
| 30 x | Virtual Asset Service Providers | Restricted |
| 30 y | Other (specify) | Natixis ESR Policy also prohibits the financing of: Coal mining & thermal coal - Tobacco - Oil from bituminous sands - Arctic oil & gas - Cluster munitions & anti-personnel landmines. |
| 31 | If restricted, provide details of the restriction | Limited to mostly: - activities duly licensed by the relevant authorities - activities authorized in line with our entity's Corporate policies |
| 6. MONI | TORING & REPORTING | |
| 32 | Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity? | Yes |
| 33 | What is the method used by the Entity to monitor transactions for suspicious activities? | Combination of automated and manual |
| 33 a | If manual or combination selected, specify what type of transactions are monitored manually | All our transactions are monitored by tools. We have added specific criteria in order to be able to follow up and report any unusual transaction that may occur |
| 34 | Does the Entity have regulatory requirements to report suspicious transactions? | Yes |
| 34 a | If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements? | Yes |
| 35 | Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity? | Yes |
| 7. PAYN | MENT TRANSPARENCY | |
| 36 | Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards? | Yes |
| 37 | Does the Entity have policies, procedures and processes to reasonably comply with and have controls in place to ensure compliance with: | |
| 37 a | FATF Recommendation 16 | Yes |
| 37 b | Local Regulations | Yes |
| 37 Ь1 | If Y, Specify the regulation | Regulation 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds and certain crypto assets and repealing Regulation (EC) 2015/847. |
| 37 с | If N, explain | N/A |

| 8, SANCT | IONS | |
|--------------|--|--|
| 38 | Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions? | Yes |
| 39 | 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 |
| 40 | Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists? | Yes |
| 41 | Select the Sanctions Lists used by the Entity in its sanctions screening processes: | |
| 41 a | Consolidated United Nations Security Council Sanctions List (UN) | Used for screening customers and beneficial owners and for filtering transactional data |
| 41 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 |
| 41 c | Office of Financial Sanctions Implementation HMT (OFSI) | Used for screening customers and beneficial owners and for filtering transactional data |
| 41 d | European Union Consolidated List (EU) | Used for screening customers and beneficial owners and for filtering transactional data |
| 41 e | Lists maintained by other G7 member countries | Used for screening customers and beneficial owners and for filtering transactional data |
| 41 f | Other (specify) | Other applicable local sanctions lists for local Natixis entities and Internal lists |
| 42 | Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based | No |
| 9. TRAINI | NG & EDUCATION | |
| 43 | Does the Entity provide mandatory training, which includes: | |
| 43 a | Identification and reporting of transactions to government authorities | Yes |
| 43 b | Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and | Yes |
| 43 c | Internal policies for controlling money laundering, terrorist financing and sanctions violations | Yes |
| 43 d | New issues that occur in the market, e.g. significant regulatory actions or new regulations | Yes |
| 44 | Is the above mandatory training provided to: | |
| 44 a | Board and Senior Committee Management | Yes |
| 44 b | 1st Line of Defence | Yes |
| 44 c | 2nd Line of Defence | Yes |
| 44 d 44 e | 3rd Line of Defence Third parties to which specific FCC activities | Yes Yes |
| 44 f | have been outsourced Non-employed workers | |
| 11.03.15 | (contractors/consultants) | No |
| 10. AUDIT | | |
| 45 | 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, ABC, Fraud and Sanctions policies and practices on a regular basis? | Yes |

| Signature Page | |
|--|--|
| Wolfsberg Group Financial Crime Compliance Quest | tionnaire 2023 (FCCQ V1.2) |
| | |
| NATIXIS SA | (Financial Institution name) |
| | (Harrist Hotelson Harry |
| | |
| | ead of Compliance), certify that I have read and understood this erg FCCQ are complete and correct to my honest belief. |
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| 1301 | (Signature & Date) |
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