the Wolfsberg Group

Financial Institution Name: Location (Country): CAIXA ONTINYENT SPAIN

1 Fu 2 Ap oc S	OWNERSHIP ull Legal name ppend a list of foreign branches which are overed by this questionnaire ull Legal (Registered) Address	CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT https://www.caixaontinyent.es/oficinas PZA. SANT DOMINGO 24 46870 ONTINYENT, VALENCIA, SPAIN
1 Fu	ull Legal name ppend a list of foreign branches which are byered by this questionnaire	https://www.caixaontinyent.es/oficinas PZA. SANT DOMINGO 24
3 Fu	overed by this questionnaire	PZA. SANT DOMINGO 24
4 Ft	ull Legal (Registered) Address	
	ull Primary Business Address (if different from bove)	
5 Da	ate of Entity incorporation/establishment	31/10/1884
	elect type of ownership and append an ownership nart if available	
6 a	Publicly Traded (25% of shares publicly traded)	No
6 a1	If Y, indicate the exchange traded on and ticker symbol	
6 b	Member Owned/Mutual	No
	Government or State Owned by 25% or more	No
	Privately Owned	Yes
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	It has no owners, partners or shareholders. Ther property corresponds to the society in general
	of the Entity's total shares composed of bearer nares	0%
ar	oes the Entity, or any of its branches, operate under n Offshore Banking License (OBL) ?	No
	If Y, provide the name of the relevant branch/es which operate under an OBL	
pr	oes the Bank have a Virtual Bank License or rovide services only through online channels?	No
10 Pr	rovide Legal Entity Identifier (LEI) if available	9580020140005436542
]		
	& SANCTIONS PROGRAMME	
11 Do	& SANCTIONS PROGRAMME oes the Entity have a programme that sets inimum AML, CTF and Sanctions standards egarding the following components:	
11 Domester Transfer	oes the Entity have a programme that sets inimum AML, CTF and Sanctions standards	Yes
11 a Doming re	oes the Entity have a programme that sets inimum AML, CTF and Sanctions standards garding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening	Yes Yes
11 a point re	oes the Entity have a programme that sets inimum AML, CTF and Sanctions standards garding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening Beneficial Ownership	Yes Yes
11 Domerer 11 a 11 b 11 c 11 d	oes the Entity have a programme that sets inimum AML, CTF and Sanctions standards garding the following components: Appointed Officer with sufficient experience/expertise Adverse Information Screening	Yes

11			
11 Pelolies and Procedures Yes 11 Pel Screening Yes 11 Risk Assessment Yes 11 Risk Assessment Yes 11 Risk Assessment Yes 11 Risk Assessment Yes 11 Time Suspicious Activity Reporting Yes 11 Timen and Education Yes 11 Timen and Education Yes 12 In the Entity's AML, CIT & Sanctions policy approved at least annually by the Board or equivalent Sensor Management Committee? 12 Des the Entity's AML, CIT & Sanctions policy approved at least annually by the Board or equivalent Sensor Management Committee? 13 Dees the entity have a whistletibower policy? Yes 14 Dees the entity have a whistletibower policy? Yes 15 Amt Bribery & CORRUPTION 16 Dees the entity have a whistletibower policy? Yes 17 Amt Bribery & CORRUPTION 18 Amt Bribery & CORRUPTION 19 Dees the Entity's Internal audit function or other repairments to reasonably prevent, elect and report bribery and comptain? 16 Dees the Entity's Internal audit function or other repairments for reasonably prevent, elect and report bribery and comptain? 17 Dees the Entity's Internal audit function or other report bribery and comptain? 18 Deard and Senior Committee Management Yes 19 Des the Entity provide mandatory ABC training to Yes 19 Des the Entity committee management Yes Yes 19 Des the Entity committee management Yes Yes 19 Des the Entity committee management Yes Yes 19 Des the Entity committee provides and procedures Yes Yes 19 Des the Entity committee provides Yes Yes Yes 19 Des the Entity committee provides Yes	11 g	Independent Testing	Yes
11 PEP Screening		Periodic Review	Yes
11 II Sancisons Yes 11 m Suspicious Activity Reporting Yes 11 m Training and Education Yes 11 n Training and Education Yes 11 o Training and Education Yes 12 ts the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? 13 Dees the Entity use third parties to carry cut any companies of its AML, CTF & Sanctions young companies of its AML, CTF & Sanctions young more programme? 13 a If Y, provide further details 14 Dees the entity have a whistletichover policy? Yes 13 a If Y, provide further details 15 If Y, provide further details 16 Dees the Entity of the Entity documented provides and report bribery and corruption? 17 a Board to the Entity of th		Policies and Procedures	Yes
11 m Sanctions	11 j	PEP Screening	Yes
11 m	11 k	Risk Assessment	Yes
11 n Training and Education Yes 12 Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Beant Committee? 13 Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions policy approved at least annually by the Beant Committee? 13 Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme? 14 Does the entity have a whistleblower policy? 15 If Y, provide further details 16 Person the Entity Society of the Entity Society of the Committee of Person of the Committee of Person of the Committee of Person of Perso	11 I	Sanctions	Yes
11 0 Transaction Monitoring Yes 12 Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee? 13 Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme? 13 a If Y, provide further details 14 Does the Entity have a whisteblower policy? Yes 2. ANTI BRIBERY & CORRUPTION 15 Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribby and corruption? 16 Does the Entity's over ABC Policies and Procedures? 17 Does the Entity's provide mandatory ABC training to: 18 Design of the Committee Management Yes 19 Design of the Committee Management Yes 19 Design of the Committee Management Yes 19 Time Justice to Polence Yes 19 Time Justice to Management Yes 19 Time Justice to Management Yes 19 Design of the Management Yes 20 Design of the Management Yes 21 Design of the Management Yes 22 Design of the Management Yes 23 Design of the Management Yes 24 Design of the Management Yes 25 Design of the Management Yes 26 Design of the Management Yes 27 Design of the Management Yes 28 Design of the Management Yes 29	11 m	Suspicious Activity Reporting	Yes
11 0 Transaction Monitoring	11 n	Training and Education	Yes
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Boiling the process for economic mandra office		foreign PEPs, including their family and close associates	Yes
by employees		risk issues/potentially suspicious activity identified	Yes
19 j Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative Yes	19 j	sanctions, PEPs and Adverse Media/Negative	Yes
News	1		

20	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
21	Does the Entity have record retention procedures that comply with applicable laws?	Yes
21 a	If Y, what is the retention period?	_
		5 years or more
5. KYC. 0	CDD and EDD	
22	Does the Entity verify the identity of the customer?	Yes
23	·	100
	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
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 d	Ownership structure	Yes
24 e	·	
	Product usage	Yes
24 f	Purpose and nature of relationship	Yes
24 g	Source of funds	Yes
24 h	Source of wealth	Yes
25	Are each of the following identified:	
25 a	Ultimate beneficial ownership	Yes
25 a1	Are ultimate beneficial owners verified?	Yes
25 b	Authorised signatories (where applicable)	Yes
25 c	Key controllers	Yes
25 d	Other relevant parties	Yes
26	Does the due diligence process result in customers receiving a risk classification?	Yes
27	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
28	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
29	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
29 a	If yes, select all that apply:	
29 a1	Less than one year	Yes
29 a2	1 – 2 years	Yes
29 a3	3 – 4 years	Yes
29 a4	5 years or more	Yes
29 a5	Trigger-based or perpetual monitoring reviews	Yes
29 a6	Other (please specify)	les
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	EDD on risk-based approach
30 b	Respondent Banks	EDD on risk-based approach
30 b1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
30 с	Embassies/Consulates	EDD on risk-based approach
30 d	Extractive industries	EDD on risk-based approach
30 e	Gambling customers	EDD on risk-based approach
30 f	General Trading Companies	EDD on risk-based approach
30 g	Marijuana-related Entities	Prohibited
30 h	MSB/MVTS customers	Prohibited
30 i	Non-account customers	Prohibited
30 j		
_	Non-Government Organisations	EDD on risk-based approach
30 k	Non-resident customers	EDD on risk-based approach

30 I	Nuclear power	EDD on risk-based approach
30 m	Payment Service Providers	EDD on risk-based approach
30 n	PEPs	EDD on risk-based approach
30 o	PEP Close Associates	EDD on risk-based approach
30 p	PEP Related	EDD on risk-based approach
30 q	Precious metals and stones	EDD on risk-based approach
30 r	Red light businesses/Adult entertainment	EDD on risk-based approach
30 s		**
30 t	Regulated charities	EDD on risk-based approach
	Shell banks	Prohibited
30 u	Travel and Tour Companies	EDD on risk-based approach
30 v	Unregulated charities	Prohibited
30 w	Used Car Dealers	EDD on risk-based approach
30 x	Virtual Asset Service Providers	Prohibited
30 y	Other (specify)	
31	If restricted, provide details of the restriction	Approval is required at the appropiate hierachical level
6. MONI	ORING & 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	Any transaction if the employee observes suspicious activityy
34	Does the Entity have regulat ory 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. PAYM	ENT TRANSPARENCY	
36	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
37	Does the Entity have policies, procedures and processes to comply with and have controls in place to ensure compliance with:	
37 a	FATF Recommendation 16	Yes
37 b	Local Regulations	Yes
37 b1	If Y, Specify the regulation	EU Directives and local transpositions
37 c	If N, explain	
8. SANC	TIONS	
38		
30	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)	Not used		
41 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Not used		
41 c	Office of Financial Sanctions Implementation HMT (OFSI)	Not used		
41 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transact		
41 e	Lists maintained by other G7 member countries	Not used		
41 f	Other (specify)			
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 Sanctions?	No		
	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 services offered	Yes		
43 с	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 44 d	2nd Line of Defence	Yes		
44 e	3rd Line of Defence	Yes		
	Third parties to which specific FCC activities have been outsourced	Not Applicable		
44 f	Non-employed workers (contractors/consultants)	Not Applicable		
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		
Wolfsberg Gr	Signature Page Wolfsberg Group Financial Crime Compliance Questionnaire 2023 (FCCQ V1.2) CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT			
CHRISTIA	CHRISTIAN GOMIS ESPARZA			
I, (Senior Compliance Manager- Second Line representative), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.				
July 28, 2025	July 28, 2025			
	(Signature & Date)			