

**Anti-Money Laundering and Counter Financing of Terrorism Policy Statement,
Know Your Customer Policy Statement and FATCA Status**

A. Basic Information

Our full legal name and address

Kreissparkasse Göppingen
Marktstrasse 2
73033 Göppingen
Germany
Phone: +49 (0) 7161 603-0
Fax: +49 (0) 7161 603 91555
Mail to: info@ksk-gp.de
BIC : GOPSDE6G XXX
Web : ksk-gp.de

Type of business and activity

We are a Commercial & Savings Bank and a leading regional bank for private customers and especially for medium-sized companies in the district of Göppingen.

Board of Managing Directors

Dr. Hariolf Teufel (Chairman of the Board of Management)
Klaus Meissner (Member of the Board of Management)

Not any member of the board is a Politically Exposed Person (PEP)
All members of the board are German Citizens.

Shareholder & Foundation

Kreissparkasse Göppingen has been 100 % owned by the District of Göppingen (state owned) since it was founded in 1846. We are incorporated under public law.

Name of our regulators, registration number, tax identification no.

Supervisory authority responsible for the authorisation:
Europäische Zentralbank, Sonnemannstrasse 20, 60314 Frankfurt am Main

Supervisory authority responsible for consumer protection:
Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Str. 108,
D-53117 Bonn / Germany
Registration no. ID 100466
Tax identification no. ID. DE 145469311

Accountant

Sparkassenverband Baden-Württemberg
Am Hauptbahnhof 2, D-70173 Stuttgart / Germany

B. Legal Framework, Corporate Governance

Our country established laws designed to prevent money laundering and terrorist financing and our institution is subject to such laws. Our institution established written policies designed to combat money laundering and terrorist financing, including measures to obtain information about the true identity of our customers. The policy is applicable to the headquarter and all branches.

Our KYC-Policy is based on and includes

- German law and the regulations of our institution prohibit the opening and maintenance of anonymous or numbered accounts
- We have an electronic system for the assessment of the transactions of our customers
- We screen customers and transactions against lists of persons, entities or countries issued by OFAC (USA), UN, EU and Federal Republic of Germany

Our AML-Policy is also based on

- Guidelines issued by the FATF (Germany is a FATF member country)
- "Directive of the Council of the European Communities on the prevention of the use of the financial system for the purpose of money laundering" (Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 and the following Directives)
- The "German Money Laundering Act" (Geldwäschegesetz)
- Relevant guidelines issued by the Federal Banking Supervisory Office ("Bundesanstalt für Finanzdienstleistungsaufsicht") as banking supervision authority in Germany
- German Banking Act (Kreditwesengesetz)

We have not been subject of any civil or criminal enforcement actions resulting from violations of anti-money laundering regulation.

C. Through accounts, correspondent banks, branches or subsidiaries abroad

We do not allow direct use of our correspondent accounts by third parties to transact business on their own behalf (i. e. payable-through accounts). We do not maintain any foreign branches or subsidiaries. We only co-operate with correspondent banks that are properly licensed.

D. FATCA Status

We confirm that we are compliant to FATCA regulations and have completed our FATCA registration process. We are registered on IRS with the status:

- Registered deemed compliant FFI, Model 1 IGA

Our Global Intermediary Identification Number (GIIN) is as follows:

- YZVETF.99999.SL.276

E. Wolfsberg Questionnaire

The Wolfsberg Group Anti-Money Laundering Questionnaire completed by us constitutes an essential part of our Anti Money Laundering policy and obtains information about

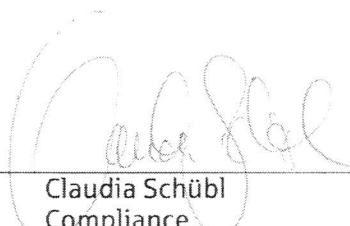
- General AML Policies, Practices and Procedures
- Risk Assessment
- Know Your Customer, Due Dilligance and Enhanced Due Diligence
- Reportable Transactions and Prevention and Detection of Transactions with Illegally Obtained Funds
- Transaction Monitoring
- AML Training


Chief Anti-Money-Laundering:

Mrs. Claudia Schübl

24. July 2020

Date and Signature


Claudia Schübl
Compliance


Wolfgang Hilbert
General Manager