


**Financial Intelligence Analysis Unit**  
**Risk Evaluation Questionnaire**
**Financial Sector**  
**Credit Institutions**

*The questions included in this document should not be considered as final and may be subject to amendments.*

General remarks from the subject person:

As indicated in the Guidance for Completion of the Anti-Money Laundering and Countering the Financing of Terrorism Risk Evaluation Questionnaire, sole practitioners and entities should, for each of the questions included in this questionnaire, choose the answer option that is best suited to them / their internal organization.

The FIAU acknowledges that the answer options defined by it do not always fully capture the actual situation within each subject person. When choosing from the answer options available, it is therefore important to select an option that is a true reflection of your actual situation / the actual situation within your entity and that can be justified later on.

In the text box, you can formulate general remarks on the answers submitted by you / your entity. Please note that these general remarks are not taken into account in the initial, automated analysis of your / your entity's answers.

<b>1</b>	<b>Subject Person Information</b>	Topic
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1.01	Please indicate the total number of employees (including partners, executive directors, associates and staff), expressed in full time equivalents ("FTEs"), working for you / your entity as at the end of the prior calendar year.	[Number]
1.02	How many years experience in this industry do you / does the principal(s) and / or partners and / or director(s) and / or senior management of your entity have?	10 or more years / Between 5-9 years / Between 3-4 years / Between 1-2 years / Less than 1 year
1.03	Does the ownership structure of your entity include one or more of the following: foundation and / or trust and / or partnership and / or direct or indirect holding through bearer shares?	No / Yes
1.04	Does your entity have nominee shareholders in its ownership structure?	No / Yes
1.05	If "Yes", what percent of the total shares are held by nominee shareholders?	[Decimal]
1.06	Has your entity undergone changes in its ownership structure during the prior calendar year?	No / Yes
1.07	Has your entity undergone significant changes in its management and control structure during the prior calendar year?	No / Yes

<b>2</b>	<b>Governance / Organization</b>	Topic
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2.01	When was the current MLRO appointed?	More than 5 years / Between 3-5 years / Between 1-2 years / Less than 1 year
2.02	How many years of experience does the MLRO have in AML / CFT?	More than 5 years / Between 3-5 years / Between 1-2 years / Less than 1 year
2.03	Is the MLRO responsible for areas other than AML / CFT?	No / Yes
2.04	Does the MLRO also hold MLRO positions with other entities?	No / Yes
2.05	If yes, please include total number of MLRO positions held.	[Number]
2.06	How many staff members, expressed as full time employees (FTEs), are part of the AML / CFT team (if one exists)?	[Number]
2.07	Is any of the AML / CFT team staff responsible for other roles and responsibilities not attributable to AML / CFT (e.g. front office, back office, etc.)?	No / Yes
2.08	Do you / does your entity implement appropriate procedures (including obtaining a police conduct or equivalent upon hiring) and assess the conduct and integrity of employees (including partners and directors) handling relevant financial business or relevant activity?	No / Yes
2.09	Have you / has your entity, MLRO, Compliance Officer, senior management, partners, directors, BOs, and / or shareholders (as applicable) been subject to any of the following in the last five (5) years either in Malta or abroad:	

2.10	a) regulatory enforcement actions, criminal investigations for ML / FT or any other financial crime	No / Yes
2.11	b) subject of negative news reports	No / Yes
2.12	In the past five (5) years, have any employees (including directors and partners) been disciplined for non-compliance with the AML / CFT policies within your entity?	No / Yes
2.13	If Yes, please explain	[Freertext]
2.14	Is there any pending litigation or regulatory enforcement action related to AML or Sanctions?	No / Yes
2.15	If Yes, please explain	[Freertext]
2.16	Have you / Has your entity outsourced the carrying out of any applicable AML / CFT obligations (within or outside the group)?	No / Yes (within Group) / Yes (outside Group) / Yes (within and outside Group)
2.17	If "Yes", please specify the obligations that are being outsourced.	[Freertext]
2.18	Have you made use of any of the exceptions provided in Section 5.1.2 of the Implementing Procedures - Part I providing for the Money Laundering Reporting Officer to be carried out by someone other than one of your officers?	No / Yes
2.19	If yes, please indicate the official full name of the service provider.	[Freertext]
2.20	How often has the Board or equivalent body, received a presentation on AML / CFT issues in the prior calendar year?	Monthly / Quarterly / Half yearly / Annually / None
2.21	Does the MLRO have a direct reporting line to the Board of Directors	No / Yes
2.22	Does the MLRO have sufficient seniority and command to carry out his/her duties effectively	No / Yes

<b>3</b>	<b>Business Risk Assessment</b>	Topic
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3.01	Have you / has your entity performed a Business Risk Assessment?	No / Yes
3.02	What is your / your entity's most recent Business Risk Assessment inherent risk scoring / rating for ML / FT risk?	Very High / High / Medium / Low
3.03	What is your / your entity's most recent Business Risk Assessment residual risk scoring / rating for ML / FT risk?	Very High / High / Medium / Low
3.04	Did the Business Risk Assessment conducted take into account the risks and controls related to:	
3.05	a) your / your entity's customers	No / Yes / Not Applicable
3.06	b) the products and services offered by you / your entity and the transaction risk exposure through same	No / Yes / Not Applicable
3.07	c) specific countries or geographical areas	No / Yes / Not Applicable
3.08	d) the distribution channels	No / Yes / Not Applicable
3.09	Did the Business Risk Assessment conducted take into account the results of the SNRA and NRA?	No / Yes
3.10	Has the Business Risk Assessment been approved by senior management (including directors and partners) of your entity?	No / Yes
3.11	Did you / your entity review and / or update the business risk assessment in the prior calendar year?	No / Yes

<b>4</b>	<b>Customer Acceptance and Risk Assessment</b>	Topic
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4.01	Do you / does your entity perform a customer risk assessment ("CRA") prior to the acceptance and approval of customers?	No / Yes sometimes / Yes most of the times / Yes, always
4.02	If yes, is there a documented Customer Risk Assessment methodology?	No / Yes
4.03	Please indicate, for all your customers where a business relationship is formed, whether you / your entity collects the following:	
4.04	a) Identification and verification information (for both natural and legal persons and BOs of legal persons) including: name, nationality / country of incorporation or registration, country of residence, registered office or main place of business	No / Yes when risk is not low / Yes only when risk is high / Yes, always / Not Applicable
4.05	b) Where applicable, identification and verification of persons acting on behalf of the customer, including ensuring person is authorised in writing	No / Yes when risk is not low / Yes only when risk is high / Yes, always / Not Applicable
4.06	c) Information on the overall wealth of the customer (nature of activities conducted and corresponding level of income or turnover, other income streams)	No / Yes when risk is not low / Yes only when risk is high / Yes, always / Not Applicable
4.07	d) Information on the expected source and origin of the funds and / or assets transacted by the customer / on behalf of the customer	No / Yes when risk is not low / Yes only when risk is high / Yes, always / Not Applicable
4.08	e) Information on the PEP status of the customer and, where applicable of the beneficial owner	No / Yes when risk is not low / Yes only when risk is high / Yes, always / Not Applicable

4.09	Please indicate, for all your customers where a business relationship is formed, whether you / your entity collects information on actual or expected activity (including cash flows) with respect to size, frequency and geographical distribution.	No / Yes, when risk is not low / Yes, only when risk is high / Yes, always
4.10	Do policies and procedures specify hierarchical authorisation levels within your entity to, on a risk basis, accept a customer or approve a transaction?	No / Yes
4.11	Did you / your entity acquire new clients through an introducer/s in the prior calendar year?	No / Yes
4.12	If "yes", please indicate the number of introducers used during the prior calendar year.	[Number]
4.13	In the case where an introducer was used, was due diligence performed on the introducer?	Never / Yes in some instances / Yes in all instances
4.14	Does your entity establish the identity of its agents / distributors?	No / Yes
4.15	Are the following verification measures used during the onboarding of non-face-to-face customers:	
4.16	a) Verification on the basis of documents	No / Yes
4.17	b) Use of video conferencing tools	No / Yes
4.18	c) Use of identity verification software	No / Yes
4.19	d) Verification through the use of commercial electronic data providers	No / Yes
4.20	e) Use of e-IDs	No / Yes
4.21	f) Verification of Identity Platforms	No / Yes
4.22	Do you / does your entity screen customers and, where applicable, their beneficial owners against sanction lists, PEP lists and to see whether they were the subject of adverse media at onboarding?	No / Yes
4.23	What kind of measures Do you / does your entity make use of to determine the PEP status of a customer (beneficial owner/s)?	
4.24	a) Rely on publicly available information	No / Yes
4.25	b) Obtain information directly from the customer or BO	No / Yes
4.26	c) Use commercial databases	No / Yes
4.27	Does your PEP screening process allow for fuzzy logic/matching technology?	No / Yes / Not Applicable
4.28	Do policies and procedures allow for a variation of the timing of due diligence for lower risk customers and where SDD may be applied?	No / Yes
4.29	If variation in the timing of due diligence is permitted as indicated above, what pre-determined triggering criteria is applied?	
4.30	a) Transaction, customer activity threshold	No / Yes / Not Applicable
4.31	b) Pre-determined time frame	No / Yes / Not Applicable
4.32	c) Prior to completion of service provided	No / Yes / Not Applicable
4.33	When due diligence is not complete but activity has begun or is complete, do the customer files include a documented justification and formal approval of the exception?	No / Yes
4.34	In instances where customer due diligence cannot be completed, do your policies and procedures require you/ your entity to submit an STR with the FIAU?	No / Yes, except where CDD can be delayed as per IPs / Yes
4.35	When making use of any of the exceptions provided for under Regulation 8 of the PMLFTR, do the customer files include a written justification for the exception and formal approval of the exception?	No / Yes
4.36	Where customer due diligence cannot be completed at the onboarding stage, do the policies and procedures require you / your entity to consider whether there is a need to file an STR with the FIAU and only proceed with the cancellation / termination of the business relationship once it is determined that there is no suspicion justifying the filing of an STR?	No / Yes
4.37	Do policies and procedures require due diligence (including customer risk assessment) to be repeated when there are doubts about the completeness, reliability or accuracy on priorly obtained customer identification information, data or documentation?	No / Yes
4.38	Do the policies and procedures require you to revise your customer risk assessment should the customer be evasive or not cooperative to provide the requested information and / or documentation?	No / Yes
4.39	Does your entity have controls that allow it to disable the product until it is satisfied that the customers pose no threat of suspicious activity?	No / Yes
4.40	In cases where your entity uses an agent to market its products / services, do policies and procedure state what action needs to be taken if the agent fails to provide the originator information upon request?	No / Yes
4.41	In the event that there are changes to your customer's business model, ownership structure or service offering, do you / does your entity review the existing customer risk assessment and, if necessary, update the said risk assessment?	No / Yes sometimes / Yes most of the times / Yes always
4.42	How often do you / does your entity review the customer risk assessment for the following:	

4.43	a) Low risk Customers	Immediately upon material change / Less than 1 year / Annually / Every 2-3 years / More than every 3 years / Never
4.44	b) Medium Risk Customers	Immediately upon material change / Less than 1 year / Annually / Every 2-3 years / More than every 3 years / Never
4.45	c) High Risk Customers	Immediately upon material change / Less than 1 year / Annually / Every 2-3 years / More than every 3 years / Never
4.46	Do policies and procedures require your entity to obtain an understanding of high value / high risk transactions, as well as obtain related supporting documentation and revise the CRA, if required?	No / Yes
4.47	Do policies and procedures require the performance of periodic reviews on customer due diligence information and / or documentation, on the basis of customer risk rating?	No / Yes

<b>5</b>	<b>De-Risking Controls</b>	Topic
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5.01	Did you / your entity undertake any de-risking practices in the past years?	No / Yes
5.02	If de-risking was carried out, which risk and category of customers have been reduced?	[Fretext]
5.03	How many clients/relationships were terminated due to de-risking process?	[number]
5.04	What was the reason for the de-risking exercise?	[Fretext]

<b>6</b>	<b>Ongoing Monitoring / Transaction Scrutiny</b>	Topic
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6.01	Do you/your entity monitor transactions?	No / Yes
6.02	Is your entity's process / system for monitoring transactions fully automated, partially automated or manual?	Fully automated / Partially automated / Manual
6.03	Do you have a document which contains the methodology for transaction monitoring?	No / Yes
6.04	Where business relationships are established, how frequently does your entity review and update the information held in the files on customers and BOs that are assessed as high risk (or higher)?	As necessary but at least annually / Annually / Every 18 months / Every 2-3 years / More than every 3 years / Never
6.05	Where business relationships are established, how frequently does your entity review and update the information held in the files on customers and BOs that are not assessed as high risk (or higher)?	As necessary but at least annually / Annually / Every 2-3 years / More than every 3 years / Never
6.06	Does your monitoring system utilise any of these techniques to monitor customer activity?	No / Profiling Techniques / Rule-based criteria / Both
6.07	How often are the criteria and rules utilised by the monitoring system reviewed and updated?	Twice or more within a year / Annually / Less frequent than annually / Never
6.08	Are customers' transactions monitored in real-time, post-event or a combination of both?	Combination of both / Post-event / Real-time
6.09	Are there customer transactions that are not screened by the monitoring system?	No / Yes
6.10	In the case where not all payments and / or transactions are screened by the monitoring system, please list the type of payments and / or transactions not screened.	[Fretext]
6.11	What is the average time allowed (in days) to clear any transaction monitoring alerts?	[Number]
6.12	Does your entity have an expected transaction profile for every customer?	No / Not always / Yes
6.13	Do you / does your entity request additional information, when transactions that you / your entity are aware of do not match the customer profile?	No / Yes for business relationships only / Yes for occasional transactions only / Yes for both
6.14	Do you / does your entity, when carrying out an occasional transaction, have measures in place to scrutinize transactions that are not consistent with the available information on the customer?	No / Yes
6.15	Is the monitoring system based on:	
6.16	a) The characteristics of the products and services offered	No / Yes / Not Applicable
6.17	b) The characteristics of the customers	No / Yes / Not Applicable
6.18	c) The characteristics of the relevant countries and geographical areas	No / Yes / Not Applicable
6.19	d) The characteristics of the distribution channels used	No / Yes / Not Applicable
6.20	e) The payment method used by the customer	No / Yes / Not Applicable
6.21	f) Other factors	No / Yes / Not Applicable
6.22	If the monitoring system is based on "Other factors", please provide a description of the factors.	[Fretext]
6.23	Does your entity have systems in place to detect instances where services and / or products may be accessed by persons other than the customer?	No / Yes
6.24	How many alerts (related to AML/CFT) were generated by the monitoring system during the prior calendar year?	[Number]

6.25	Of the total alerts generated by the monitoring system, how many resulted in internal investigations during the prior calendar year?	[Number]
6.26	How many alerts took longer than 90 days to be actioned?	[number]
6.27	Does the monitoring system in place identify linked transactions?	No / Yes
6.28	Does the monitoring system identify unusual turnover patterns, unusually large cash transactions or a high number of transactions that fall just under the CDD threshold?	No / Yes
6.29	Does the monitoring system in place identify whether transactions from different customers are destined for the same payee?	No / Yes
6.30	Does the monitoring system in place establish from where funds are being remitted and where funds are being received?	No / Yes
6.31	Does the monitoring system identify discrepancies between submitted and detected information, for example, between submitted country of origin information and the electronically detected IP address?	No / Yes
6.32	Does the monitoring system compare data submitted with data held on other business relationships and identify patterns such as the same funding instrument or the same contact details?	No / Yes
6.33	Please tick any of the jurisdiction lists provided against which the monitoring system screens transactions.	FATF list / EU list / Top 20 jurisdictions featured in the Basel Index / Other / None / Not Applicable
6.34	If "Other", please specify the jurisdiction list utilised by your entity.	[Freetext]
6.35	Does the system identify unusual use of the service, such as customers sending or receiving money to or from themselves or sending funds immediately upon receiving them?	No / Yes
6.36	Does the monitoring system detect incoming fund transfers which have missing or incomplete information on the payer and / or payee?	No / Yes
6.37	How many customer relationships were terminated / blocked / suspended or were otherwise provided limited services, for AML / CFT related reasons, during the prior calendar year?	[Number]
6.38	How many fund transfers with missing or incomplete information did your entity detect in the prior calendar year?	[Number]
6.39	How many of these transfer of funds did your entity suspend or refuse to execute?	[Number]
6.40	Did your entity terminate any relationship with a payment service provider in the prior calendar year, due to the provider repeatedly failing to provide the necessary information on the payer and / or payee?	No / Yes
6.41	How many potential customers did you / your entity refuse to onboard or service during the prior calendar year, because the ML / FT risk presented fell outside your / your entity's risk appetite?	[Number]
6.42	Is your entity aware of any of its customers whose assets were frozen (due to AML / CFT considerations) in any jurisdiction?	No / Yes

<b>7</b>	<b>Policies and Procedures</b>	Topic
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7.01	Do you / does your entity have written AML / CFT policies and procedures?	No / Yes
7.02	Do policies and procedures require you / your entity to assess risks associated with funding of terrorism?	No / Yes
7.03	How frequently do you / does your entity review and, where necessary, update your AML / CFT written policies and procedures?	As needed / Monthly / Quarterly / Annually / Between 1-3 years / Every 3 or more years
7.04	Do you / does your entity's procedures provide for measures to determine whether customers and, where applicable, their beneficial owners, are politically exposed persons (PEPs) or PEPs' family members or close associates, prior to commencement of service and on an ongoing basis in line with the ongoing monitoring obligations?	No / Yes
7.05	Do you / does your entity's policies and procedures require senior management's approval to service or otherwise continue business relationships with, or having the involvement of, PEPs or their family members / close associates?	No / We do not offer services to PEPs / Yes
7.06	Does your entity have policies and procedures regarding the reporting of suspicious transactions to the FIAU?	No / Yes
7.07	Do you / does your entity have policies and procedures to identify, analyse and escalate transactions over given thresholds and where applicable report suspicious transactions to the MLRO?	No / Yes
7.08	Do you / does your entity have policies, procedures and measures to follow up on incomplete documentation from the customer file?	No / Yes
7.09	Do you / does your entity have procedures for dealing with customers who request transactions to be completed in unusually tight or accelerated timeframes without reasonable explanation?	No / Yes
7.10	Do policies and procedures require you / your entity to assess the AML / CFT framework of individuals / entities on whom reliance is being placed?	Never / Yes in some instances / Yes in all instances / Not Applicable

7.11	Do you / does your entity have policies and procedures in place to assess the AML / CFT compliance framework of your intermediaries / brokers / agents / respondents / introducers?	No / Yes
7.12	Do your entity's policies and procedures require you to perform a more detailed review when unusual activity / transactions are detected?	No / Yes
7.13	Does your entity have documented policies and procedures to follow up about the identity of the payee in the case where the customer is reluctant in providing information or has little information about the payee?	No / Yes
7.14	Does your entity have internal whistleblowing procedures?	No / Yes
7.15	Do you have policies and procedures in place which enable the entity to flag possible tax evasion, tax fraud, aggressive tax planning or other tax-related crimes	No / Yes
7.16	Do your / your entity's policies and procedures require you to ask each customer if they are acting on behalf of someone else?	No / Yes
7.17	Do you / does your entity's policies and procedures require enhanced due diligence to be applied in higher risk situations?	No / Yes
7.18	Do your / your entity's policies and procedures require enhanced due diligence to be applied where the customer or beneficial owner is a PEP?	No / Yes when risk is not low / Yes only when risk is high / Yes, always
7.19	Do the policies and procedures require specific EDD measures to be undertaken where your entity has a cross-border correspondent relationship with a respondent based in a country other than an EU member state?	No / Yes

<b>8</b>	<b>Internal Audit / Independent Testing</b>	Topic
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8.01	Have you / has your entity, given the size and nature of its business, appointed an officer at management level to monitor the day to day implementation of its AML / CFT measures, policies, controls and procedures?	No, MLRO has taken this role / Yes, other officer at management level appointed / Considered but not required / Not considered
8.02	What was the frequency of the reviews carried out by the appointed officer in the prior calendar year?	Monthly / Half yearly / Annually / As needed / No reviews performed / Not Applicable
8.03	Have you / has your entity, given the size and nature of its business, appointed an independent audit function to test its AML / CFT measures, policies, controls and procedures?	Not considered / Considered but function not required / Yes, independent officer at management level / Yes, external consultant / Yes, internal audit
8.04	What is the frequency of audits carried out by the independent audit function?	Monthly / Quarterly / Half yearly / Annually / Between 1-3 years / Every 3 or more years / As needed / No reviews performed / Not Applicable
8.05	When was the last independent audit performed in regards to you / your entity's compliance with the AML / CFT regulations?	Less than 1 year ago / Between 1-2 years ago / More than 2 years ago / Never
8.06	What was the overall result of the last audit (relating to AML / CFT) carried out?	Satisfactory / Satisfactory but improvements required / Unsatisfactory / No audits carried out
8.07	How many "high risk" audit issues were identified in the latest audit report (relating to AML / CFT)?	[Number]
8.08	How many "high risk" audit issues are currently open (relating to AML / CFT)?	[Number]
8.09	When was the last time the monitoring system was independently tested?	Between 1-2 years ago / Less than 1 year ago / More than 2 years ago / Never before
8.10	If you / your entity outsourced the carrying out of any applicable AML / CFT obligations (within or outside the Group), Have you / has your entity defined a policy or procedure for testing the quality of the outsourced tasks?	No / Yes
8.11	Where applicable, when was the last time that you / your entity formally assessed the quality of the services provided to you by your outsourced service provider (within and outside the group) which are located in a EU / EEA jurisdiction (including Malta)?	Within the last 3 months / Within the last 6 months / Within the last 12 months / Within the last 2 years / Within the last 3 years / Over 3 years ago / Never / Not Applicable
8.12	Where applicable, when was the last time that you / your entity formally assessed the quality of the services provided to you by your outsourced service provider (within and outside the group) which are located in a non-EU / EEA jurisdiction?	Within the last 3 months / Within the last 6 months / Within the last 12 months / Within the last 2 years / Within the last 3 years / Over 3 years ago / Never / Not Applicable

<b>9</b>	<b>Reporting</b>	Topic
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9.01	How many STRs were submitted to the FIAU during the prior calendar year?	[Number]
9.02	Please list the number of alerts generated as a result of unusual activity or transactions during the prior calendar year?	[Number]
9.03	How many internal suspicious reports were raised during the prior calendar year?	[Number]
9.04	From the internal reports raised in the prior calendar year, how many cases are still open?	[Number]
9.05	Please list the number of alerts / transactions you / your entity investigated as a result of unusual activity or transactions during the prior calendar year?	[Number]

9.06	How many internal suspicious reports were not reported to FIAU after investigation ("closed") during the prior calendar year?	[Number]
9.07	Were records of all "internal reports" raised during the prior calendar year and the analysis conducted thereon maintained by you / your entity?	No / No measures relating to internal reporting or alerts are in place / No internal reports submitted / Only internal reports maintained / Yes, internal report & analysis maintained
9.08	In those instances where an STR was not submitted to the FIAU, were the reasons and analysis documented on file?	No internal reports submitted / Reasons are not documented / Yes, most of the time / Yes, reasons are always retained
9.09	Did your entity file any reports with the FIAU on any payment service providers for repeatedly not providing the necessary information on the payer and / or payee?	No / Yes
9.10	How many requests for information from the Maltese authorities did you / your entity receive about any of your customers during the prior calendar year?	[Number]

<b>10</b>	<b>AML / CFT Training</b>	Topic
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10.01	How often do you and / or any relevant staff attend AML / CFT training?	Every 3 or more years / Between 1-3 years / Annually / Monthly / Quarterly / As needed but at least annually
10.02	Have you and / or relevant staff from your entity attended or received training in the prior calendar year, in relation to specific Maltese AML / CFT regulations (PMLA, PMLFTR, IPs)?	No / Yes
10.03	How many hours of AML/CFT related training has the MLRO attended in the past 12 months?	[Number]
10.04	Please provide the % of staff within the AML / CFT unit that completed AML / CFT training throughout the prior calendar year.	[Decimal]
10.05	Please provide the % of staff outside the AML / CFT unit that completed AML / CFT training throughout the prior calendar year.	[Decimal]
10.06	Please provide the % of board members / partners that received AML / CFT training throughout the prior calendar year.	[Decimal]
10.07	Is your entity's training program uniformly applied to all AML/CFT staff (including directors and partners) equally, or is it differentiated according to their duties?	Differentiated / The same for everyone
10.08	Where AML operational tasks are outsourced (within or outside the Group), have the outsourced provider's staff directly servicing your entity, received training during the prior calendar year in relation to:	
10.09	a) specific Maltese AML / CFT regulations (PMLA, PMLFTR, IPs)	No / Yes / Not Applicable
10.10	b) your / your entity's AML / CFT policies and procedures	No / Yes / Not Applicable
10.11	Where tasks relating to AML / CFT compliance are outsourced (within or outside the Group), what % of the provider's staff directly servicing you / your entity, received training on AML / CFT throughout the prior year?	[Decimal]
10.12	Where applicable, when was the last time that you / your entity verified that your outsourced service provider's staff received training on Maltese AML / CFT regulations and on you / your entity's AML / CFT policies and procedures?	Last year / Two years ago / Three years ago / More than three years ago / Never
10.13	Does your entity provide AML / CFT training to agents to ensure that agents have an adequate understanding of relevant ML / FT risks and of the AML / CFT policies and procedures they are to apply?	No / Yes
10.14	Are all employees who are new to their job function required to take AML/CFT training within a specified timeframe?	No /Yes within 1 month/ Yes within 3 months /Yes within 6 months/ Yes within 1 year

<b>11</b>	<b>Record Keeping</b>	Topic
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11.01	Do you / does your entity have policies and procedures in place providing for compliance with the record keeping obligations arising from the PMLFTR?	No / Yes
11.02	Upon request from the FIAU or any relevant authority, are you / is your entity in a position to retrieve the requested customer records / or investigative records immediately? *If you / your entity received reminders or requested extensions for deadlines imposed by the FIAU, do not mark as [yes, always].	Depending on the request / No / Yes, always / Yes, most of the time

<b>12</b>	<b>Products and Services</b>	Topic
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12.001	What was the total value of USD \$ transactions (payments in and out) during the prior calendar year	[Number]
12.002	What was the total value of transactions routed or cleared through the US financial system in calendar year 2019?	[Number]
12.003	Please provide the following information based on the activities performed by the entity during the prior calendar year:	

12.004	Please indicate the total volume and value of transactions relating to retail deposits: a) Volume (number of transactions)	[Number]
12.005	b) Value	[Currency amount]
12.006	Please indicate the total volume and value of transactions relating to non-retail deposits: a) Volume (number of transactions)	[Number]
12.007	b) Value	[Currency amount]
12.008	Please indicate the total volume and value of transactions relating to International wire transfers: a) Volume (number of transactions)	[Number]
12.009	b) Value	[Currency amount]
12.010	Please indicate the total volume and value of deposits in cash (coins and / or notes) amounting to €10,000 or more, which were received by your entity in a single transaction or a number of transactions that appeared to be linked, during the prior calendar year: a) Volume (number of transactions)	[Number]
12.011	b) Value	[Currency amount]
12.012	Please indicate the highest value of deposit received in cash by your entity during the prior calendar year.	[Currency amount]
12.013	Please indicate the total volume and value of withdrawals in cash (coins and / or notes) amounting to €10,000 or more, which were processed by your entity during the prior calendar year: a) Volume (number of transactions)	[Number]
12.014	b) Value	[Currency amount]
12.015	Please indicate the number of pooled accounts and subaccounts held by your entity as at the end of the prior calendar year.	[Number]
12.016	Please indicate the total number and value of transactions related to pooled accounts and subaccounts carried out during the prior calendar year: a) Volume (number of transactions)	[Number]
12.017	b) Value	[Currency amount]
12.018	Does your entity apply SDD in relation to its pooled accounts?	No / Yes but not for all / Yes
12.019	Please indicate the total volume and value of incoming transactions relating to correspondent activity in the prior calendar year: a) Volume (number of transactions)	[Number]
12.020	b) Value	[Currency amount]
12.021	Please indicate the total number of accounts held by respondents with your entity (referred to also as VOSTRO account).	[Number]
12.022	Does your entity allow for correspondent activity relationships to include the opening of payable-through accounts?	No / Yes
12.023	How many new correspondent accounts were opened during the prior calendar year?	[Number]
12.024	Has any correspondent bank terminated its relationship with your entity in the prior calendar year?	No / Yes
12.025	Could the accounts placed at the disposal of your respondent as listed above be used by other respondent banks / financial entities that have a direct relationship with the respondent but not with the correspondent (commonly referred to as 'nesting' or downstream correspondent activity), which means that your entity (correspondent) is indirectly providing services to other banks / financial entities that are not the respondent?	No / Yes
12.026	Of the correspondent relationships, how many of the respondents are based in EU / EEA jurisdictions?	[Number]
12.027	Of the correspondent relationships, how many of the respondents are based in non-EU / EEA jurisdictions?	[Number]
12.028	Of the correspondent relationships, how many of the respondents are based in jurisdictions listed in the FATF lists and / or the EU list identifying high risk 3rd countries with strategic deficiencies and / or jurisdictions featuring in the top 20 countries of the Basel Index?	[Number]
12.029	Did your entity have a loan portfolio, as at the end of the prior calendar year?	No / Yes
12.030	As per your entity's internal policies, what is the maximum value of any single facility that can be granted by your entity?	[Currency Amount]
12.031	Please indicate the total volume and value of incoming transactions relating to loans in the prior calendar year: a) Volume (number of transactions)	[Number]
12.032	b) Value	[Currency Amount]
12.033	Please indicate the total number of loans issued during the prior year: Volume (number of loans)	[Number]
12.034	Please indicate the total value of loans granted during the period calendar year: Value	[Currency Amount]
12.035	Please indicate the total number of loans which were secured against the value of assets in other jurisdictions, as at the end of the prior calendar year.	[Number]
12.036	Please indicate the total value of loans which were secured against the value of assets in non-EU / EEA jurisdictions, as at the end of the prior calendar year.	[Currency Amount]
12.037	Please indicate the total volume and value of facilities relating to trade finance services (excluding guarantees): a) Volume	[Number]



12.038	b) Value	[Currency amount]
12.039	Please provide the following information based on the answer inputted in the previous question (relating to the total number of transactions pertaining to facilities in trade finance services):	
12.040	What volume and value of transactions is to / from EU / EEA jurisdictions? a) Volume	[Number]
12.041	b) Value	[Currency amount]
12.042	What volume and value of transactions is to / from non-EU / EEA jurisdictions? : a) Volume	[Number]
12.043	b) Value	[Currency amount]
12.044	What volume and value of transactions is to / from jurisdictions listed in the FATF lists and / or the EU list identifying high risk 3rd countries with strategic deficiencies and / or the jurisdictions featuring in the top 20 countries of the Basel Index? : a) Volume	[Number]
12.045	b) Value	[Currency amount]
12.046	Please indicate the total number and value of guarantees and commitments issued and / or renewed during the prior calendar year. a) Volume	[Number]
12.047	b) Value	[Currency amount]
12.048	Please indicate the number of active customers to whom Portfolio management and / or advice services were provided to, as at the end of the prior calendar year.	[Number]
12.049	Please indicate the total value of the original amount invested by each customer indicated in the prior question.	[Currency amount]
12.050	Please provide the total number of foreign customers receiving asset management services (including private banking).	[Number]
12.051	What amount did your entity use as a threshold in order to determine whether customers are eligible for asset management services?	[Currency amount]
12.052	Please indicate the total number of active customers to which the trading service of transferable securities was being offered to as at the end of the prior calendar year.	[Number]
12.053	Please indicate the total number and value of transferable securities offered by your entity, as at the end of the prior calendar year. a) Volume	[Number]
12.054	b) Value	[Currency amount]
12.055	Please indicate the total number of active customers to which a trading service other than transferable securities was being offered as at the end of the prior calendar year.	[Number]
12.056	Please indicate the total number of trades that were being offered by your entity as at the end of the prior calendar year.	[Number]
12.057	Please indicate the total issue value of trades that were being offered by your entity as at the end of the prior calendar year.	[Currency amount]
12.058	Please indicate the total value of the portfolio relating to safekeeping and administration of securities as at the beginning of the prior calendar year.	[Currency amount]
12.059	Please indicate the total value of the portfolio relating to safekeeping and administration of securities as at the end of the prior calendar year.	[Currency amount]
12.060	Does your entity offer safe deposit boxes?	No / Yes
12.061	If "Yes": Please list the total number of active customers to whom safe deposit boxes were being offered as at the end of the prior calendar year?	[Number]
12.062	Does your entity act as an acquiring bank for merchants?	No / Yes
12.063	If the answer to the above question was "Yes", please indicate the total number of merchant accounts held as at the end of the prior calendar year.	[Number]
12.064	Please indicate the total volume and value of transactions processed on behalf of merchants. a) Volume (number of transactions)	[Number]
12.065	b) Value	[Currency amount]
12.066	Please indicate the total number of credit cards issued during the prior calendar year.	[Number]
12.067	Please indicate the total volume and value of incoming transactions processed on behalf of merchants. Incoming transactions refers to deposits made to the credit card account a) Volume	[Number]
12.068	b) Value	[Currency Amount]
12.069	Please indicate the total volume and value of outgoing transactions processed on behalf of merchants. Outgoing transactions refers to card withdrawals made through the credit card. Card withdrawals include cash withdrawals, internet payments, point of sale (POS) payments amongst others. a) Volume	[Number]
12.070	b) Value	[Currency Amount]
12.071	Please indicate the total number of customers related to the service of credit cards as at the end of the prior calendar year.	[Number]
12.072	Please indicate the total number of customers related to the service of credit cards having an annual credit limit between €20,000 - €100,000 as at the end of the prior calendar year.	[Number]

12.073	Please indicate the total number of customers related to the service of credit cards having an annual credit limit between €100,000 - €1,000,000 as at the end of the prior calendar year.	[Number]
12.074	Please indicate the total number of customers related to the service of credit cards having an annual credit limit or more than €1,000,000 (including unlimited) as at the end of the prior calendar year.	[Number]
12.075	Please indicate the total number of credit cards which have annual credit limit of €20,000 or more as at the end of the prior calendar year.	[Number]
12.076	Please indicate the total number of credit cards having an annual credit limit between €100,000 - €1,000,000 as at the end of the prior calendar year.	[Number]
12.077	Please indicate the total number of credit cards having an annual credit limit or more than €1,000,000 (including unlimited) as at the end of the prior calendar year.	[Number]
12.078	Does your entity issue credit cards with unlimited credit?	No / Yes
12.079	Please indicate which activities were performed in the prior calendar year, and indicate the total volume (number of transactions) and value (€) of each (multiple activities possible):	
12.080	Currency exchange services: a) Number of transactions	[Number]
12.081	b) Value of transactions	[Currency amount]
12.082	Money Remittance: a) Number of transactions	[Number]
12.083	b) Value of transactions	[Currency amount]
12.084	Are there restrictions imposed by your entity on the geographical distribution of the money remittance services?	No / Yes
12.085	Are there restrictions imposed by your entity on the value of the transactions relating to money remittance?	No / Yes
12.086	If yes, please specify the amount of the restriction.	[Currency amount]
12.087	If yes, please specify the period of time over which this restriction applies.	Daily / Weekly / Monthly / Annual / Other
12.088	Please indicate the total number of prepaid cards issued by your entity during the prior calendar year.	[Number]
12.089	Please indicate the total number of reloadable prepaid cards issued during the prior calendar year.	[Number]
12.090	Please indicate the total number of non-reloadable prepaid cards issued during the prior calendar year.	[Number]
12.091	Please indicate the total number of customers relating to the service of prepaid cards as at the end of the prior calendar year.	[Number]
12.092	Please indicate the total value of incoming transactions relating to prepaid cards.	[Currency Amount]
12.093	Do the services offered in relation to electronic money allow for high value or unlimited-value payments, loading or redemption or for high / unlimited funds to be stored on the e-money product / account?	No / Yes
12.094	Do the services offered in relation to electronic money allow for the anonymous loading for example with cash, with anonymous e-money or e-money products or for the funding with payments from unidentified third parties or with other e-money products?	No / Yes
12.095	Can the e-money products be pre-paid by the user (payer) or by third party on behalf of or in favour of the payer?	No / Yes
12.096	Please indicate the total number of outgoing payment activity to Internet-based / mobile-application based payment systems (e.g. PayPal, Alipay, ApplePay, Venmo, Google Checkout, etc.).	[Number]
12.097	Please indicate the total value of outgoing payment activity to Internet-based / mobile-application based payment systems (e.g. PayPal, Alipay, Apple Pay, Venmo, Google Checkout, etc.).	[Currency Amount]
12.098	Is your entity a BIC-holder authorised by a national competent authority (e.g. Central Bank of Malta) to provide IBAN-identifiable accounts?	Yes / No
12.099	If "Yes": Please indicate the number of active regular IBAN accounts as at the end of the prior calendar year.	[Number]
12.100	If "Yes": Please indicate the number of customers with IBAN accounts as at the end of the prior calendar year.	[Number]
12.101	If "Yes": Does your entity also provide the facility to its customers to generate and map a range of Virtual IBANs against a regular IBAN-identifiable account held in their name?	Yes / No
12.102	If "Yes": Please indicate the number of customers which availed of this facility as at the end of the prior calendar year?	[Number]
12.103	Of the total number of customers, how many customers availed of the facility: For personal use?	[Number]
12.104	Of the total number of customers, how many customers availed of the facility: For third party use?	[Number]
12.105	If "Yes": Please indicate the number of active virtual IBAN accounts as at the end of the prior calendar year	[Number]

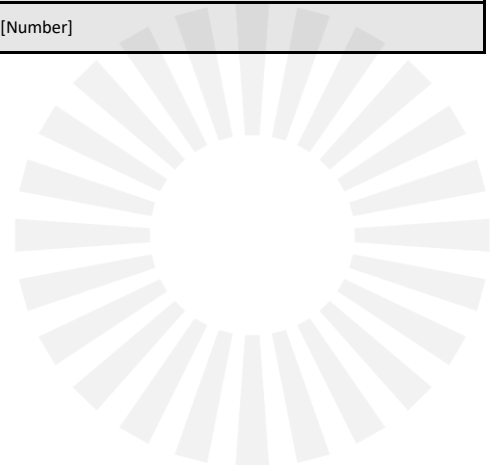
12.106	If "Yes": Does the facility enable collection of funds, collection of payments or both?	Yes, Collection of Funds only/ Yes, Collection of Payment only/ Yes, Both
12.107	If "No": Is your entity taking active steps to start offering IBAN accounts?	Yes / No
12.108	If "Yes": What progress has been made on this front and when is the anticipated go-to-market date? (open-ended)	[Freertext]
12.109	Does your entity offer its clients virtual IBAN accounts which are mapped against a pooled IBAN-identifiable account in the name of your entity held with another institution?	Yes / No
12.110	If "Yes": At which institutions and jurisdictions are the pooled IBAN accounts held?	[Freertext]
12.111	If "Yes": Please indicate the number of unique customers which availed of this facility as at the end of the prior calendar year?	[Number]
12.112	If "Yes": Please indicate the number of active virtual IBAN accounts as at the end of the prior calendar year. [Numeric]	[Number]
12.113	If "Yes": Does the facility enable collection of funds, payments or both? [Collection / Payments / Both]	Yes, Collection of Funds only/ Yes, Collection of Payment only/ Yes, Both
12.114	If "No": Is your entity taking active steps to start offering virtual IBAN accounts? [Y/N]	Yes / No
12.115	If "Yes": What progress has been made on this front and when is the anticipated go-to-market date? (open-ended)	[Freertext]
12.116	Do the products have limitations or not allow for cash withdrawals or cash transactions?	No / Yes, some of the products / Yes, all products
12.117	Does your entity offer products or services that permit the exchange of cash for a negotiable instrument?	No / Yes
12.118	Has your entity introduced new technologies / systems to manage its products and / or services in the prior calendar year?	No / Yes
12.119	If "Yes", please specify:	[Freertext]
12.120	If the entity provides any products / services other than those listed above, please specify the nature of these services.	[Freertext]

<b>13</b>	<b>De-Risking Inherent Risk</b>	Topic
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13.01	Have you experienced being de-risked during the previous calendar year?	No / Yes
13.02	If yes, provide details of the de-risking	[Freertext]
13.03	From which market where you de-risked? [Freertext]	[Freertext]

<b>14</b>	<b>Customers</b>	Topic
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14.01	Please list the total number of customers with whom your entity had an active business relationship as at the beginning of the prior calendar year.	[Number]
14.02	Please list the total number of customers with whom your entity had an active business relationship as at the end of the prior calendar year.	[Number]
14.03	Please list the total number of customer relationships closed / terminated during the prior calendar year.	[Number]
14.04	Please list the total number of customers for whom your entity carried out an occasional transaction during the prior calendar year.	[Number]
14.05	Please list the total number of new customers onboarded during the prior calendar year.	[Number]
14.06	Please indicate the number of active customer accounts related to retail banking as at the beginning of the prior calendar year.	[Number]
14.07	Please indicate the number of active customer accounts related to retail banking as at the end of the prior calendar year.	[Number]
14.08	Please indicate the number of active customer accounts related to non-retail banking as at the beginning of the prior calendar year.	[Number]
14.09	Please indicate the number of active customer accounts related to non-retail banking as at the end of the prior calendar year.	[Number]



14.10	Do you have any customers in the following industries?	<ul style="list-style-type: none"> <li>- Casino/Gaming</li> <li>- Attorneys/Lawyers acting as Formation Agents</li> <li>- Precious Metals, Stones, Jewelry dealers or wholesalers</li> <li>- Arts/Antiques dealers</li> <li>- Oil/Gas/Petrochemicals servicing/Technology</li> <li>- Aviation Technology/materials/parts</li> <li>- Chemical Companies</li> <li>- Cash Intensive Businesses</li> <li>- Maritime Transport</li> <li>- Hydrocarbon Trading/Investing</li> <li>- Arms/Weapons dealers/Manufacturers</li> <li>- Car dealers</li> <li>- Import/Export Agents</li> <li>- International transportation Businesses</li> </ul>
14.11	For each instance noted below, please state the total expressed as a % of the total customers as at the end of the prior calendar year: a) Natural persons	[Decimal]
14.12	b) Legal persons	[Decimal]
14.13	c) Customers with an ownership structure that includes offshore vehicles, trusts, or other legal arrangements including bearer shares and nominee shareholding	[Decimal]
14.14	d) Customers with an ownership structure that includes foundations, charities or other not-for-profit entities	[Decimal]
14.15	Please list the number of customers (natural persons) and / or BOs that have benefited from residence or citizenship by investment schemes, or are applicants / prospective applicants for such schemes.	[Number]
14.16	Of the total number of customers, please specify: a) % of customers scored / rated as "High Risk"	[Decimal]
14.17	b) % of customers scored / rated as "Medium High Risk"	[Decimal]
14.18	c) % of customers scored / rated as "Medium Risk"	[Decimal]
14.19	d) % of customers scored / rated as "Low Medium Risk"	[Decimal]
14.20	e) % of customers scored / rates as "Low Risk"	[Decimal]
14.21	Does a percentage of your customer base have a risk rating outside of the "high", "medium" and "low" categories?	No / Yes
14.22	If "Yes", please specify any additional risk rating.	[Freetext]
14.23	If "Yes" Please specify the corresponding % of customers of the risk rating stated above.	[Decimal]
14.24	Do you / does your entity have customers (legal entities) which are shell companies?	No / Yes
14.25	Do you / does your entity have express trusts with an unexplained nature of classes of beneficiaries and acting as trustees of such a trust?	No / Yes
14.26	Please list the number of customers that held virtual financial assets or carried out transactions (receipts or payments) through the use of virtual financial assets during the prior calendar year.	[Number]
14.27	Do you / does your entity have customers for which management is vested in a representative or an agent (i.e. where you deal primarily with a third party and not the customer directly)?	No / Yes
14.28	Please list the number of natural persons that have an account used for business purposes.	[Number]
14.29	Please list the number of customers who are operating in high-risk industries (as designated by your policies and procedures).	[Number]
14.30	Please list the number of customers who are operating in dual use products (as designated by your policies and procedures), or separately as per SL 365.12.	[Number]
14.31	Please list the number of customers who operate cash intensive businesses.	[Number]
14.32	Please list the number of customers who operate as Money or Value Transfer Services (MVTs) providers.	[Number]
14.33	For how many relationships is the beneficial owner unknown, because of the application of SDD?	[Number]
14.34	What is the value of the relationships where the beneficial owner is unknown, because of the application of SDD?	[Currency amount]
14.35	Do you / does your entity have customers whose spending or transactional behaviour makes it difficult to establish 'normal', or expected patterns of behaviour?	No / Yes
14.36	Of the total number of customers who are natural persons, how many were PEPs (including family members and close associates) as at the end of the prior calendar year?	[Number]
14.37	Of the total number of customers who are legal entities, how many of their BOs were PEPs (including family members and close associates) as at the end of the prior calendar year?	[Number]
14.38	Please provide a breakdown of the total number of PEPs in your / your entity's customer base as at the end of the prior calendar year: a) % of Maltese PEPs (including BOs)	[Decimal]
14.39	b) % of PEPs (including BOs) from EU or EEA jurisdictions (other than Malta)	[Decimal]

14.40	c) % of PEPs (including BOs) from non-EU / EEA jurisdictions	[Decimal]
14.41	Do you / does your entity have, as at the end of the prior calendar year, PEPs from jurisdictions listed in the FATF lists and / or in the EU list identifying high risk 3rd countries with strategic deficiencies and / or the jurisdictions featuring in the top 20 countries of the Basel Index?	No / Yes
14.42	If your answer to the above question was "YES", please select the respective jurisdictions.	Afghanistan / Albania / Barbados / Botswana / Cambodia / DPRK / Ghana / Iran / Iraq / Jamaica / Mauritius / Mongolia / Myanmar/Burma / Nicaragua / Pakistan / Panama / Syria / The Bahamas / Trinidad and Tobago / Uganda / Vanuatu / Yemen / Zimbabwe / Haiti / Laos / Mozambique / Cayman Islands / Sierra Leone / Senegal / Kenya / Vietnam / Angola / Nigeria / Benin / Cote D'Ivoire / China / Algeria / Venezuela / Not Applicable

<b>15</b>	<b>Geography</b>	Topic
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15.01	What percentage of total customers are resident or otherwise incorporated or their principal place of business is in Malta?	[Decimal]
15.02	What percentage of total customers are resident or otherwise incorporated or their principal place of business is in an EU / EEA jurisdiction outside Malta?	[Decimal]
15.03	What percentage of total customers are resident or otherwise incorporated or their principal place of business is in a non-EU / EEA jurisdiction?	[Decimal]
15.04	Did your entity, based on the prior calendar year, have customers who were resident or otherwise incorporated or their principal place of business is in a jurisdiction listed in the FATF lists, EU list identifying high risk 3rd countries with strategic deficiencies and / or the jurisdictions featuring in the top 20 countries of the Basel Index?	No / Yes
15.05	If your answer to the above question was "YES", please select the respective jurisdictions.	Afghanistan / Albania / Barbados / Botswana / Cambodia / DPRK / Ghana / Iran / Iraq / Jamaica / Mauritius / Mongolia / Myanmar/Burma / Nicaragua / Pakistan / Panama / Syria / The Bahamas / Trinidad and Tobago / Uganda / Vanuatu / Yemen / Zimbabwe / Haiti / Laos / Mozambique / Cayman Islands / Sierra Leone / Senegal / Kenya / Vietnam / Angola / Nigeria / Benin / Cote D'Ivoire / China / Algeria / Venezuela / Not Applicable
15.06	What percentage of your customer's BOs are resident in Malta?	[Decimal]
15.07	What percentage of your customer's BOs are foreign and resident in an EU or EEA jurisdiction outside Malta?	[Decimal]
15.08	Please list the % of your customer's BOs who are foreign and are resident in a non-EU / EEA member state jurisdiction.	[Decimal]
15.09	Did your entity have customers, based on the prior calendar year, whose BOs are resident in a jurisdiction listed in the FATF lists and / or the EU list identifying high risk 3rd countries with strategic deficiencies and / or jurisdictions featuring in the top 20 countries of the Basel Index during the prior calendar year?	No / Yes
15.10	If your answer to the above question was "YES", please select the respective jurisdictions.	Afghanistan / Albania / Barbados / Botswana / Cambodia / DPRK / Ghana / Iran / Iraq / Jamaica / Mauritius / Mongolia / Myanmar/Burma / Nicaragua / Pakistan / Panama / Syria / The Bahamas / Trinidad and Tobago / Uganda / Vanuatu / Yemen / Zimbabwe / Haiti / Laos / Mozambique / Cayman Islands / Sierra Leone / Senegal / Kenya / Vietnam / Angola / Nigeria / Benin / Cote D'Ivoire / China / Algeria / Venezuela / Not Applicable
15.11	Please indicate the total number and value of incoming and outgoing payment transactions carried out on behalf of your customers during the prior calendar year: *In this context, payments only refer to transfers of funds and to transactions to and from customers. Therefore, transactions with other credit institutions should not be taken into account, unless these transactions were undertaken on behalf of customers in the context of correspondent activity.	
15.12	Incoming domestic payment transactions: a) Volume (number of transactions)	Number
15.13	b) Value	Currency amount
15.14	Outgoing domestic payment transactions: a) Volume (number of transactions)	Number
15.15	b) Value	Currency amount
15.16	Incoming international payment transactions received from payment accounts in EU or EEA jurisdictions during the prior calendar year. a) Volume (number of transactions)	Number
15.17	b) Value	Currency amount

15.18	Outgoing international payment transactions remitted to payment accounts in EU or EEA jurisdictions during the prior calendar year. a) Volume (number of transactions)	Number
15.19	b) Value	Currency amount
15.20	Incoming international payment transactions received from payment accounts in non-EU / EEA jurisdictions during the prior calendar year a) Volume (number of transactions)	Number
15.21	b) Value	Currency amount
15.22	Outgoing international payment transactions remitted to payment accounts in non-EU or EEA jurisdictions during the prior calendar year. a) Volume (number of transactions)	Number
15.23	b) Value	Currency amount
15.24	Outgoing payments remitted to payment accounts in jurisdictions listed in the FATF lists and / or the EU list identifying high risk 3rd countries with strategic deficiencies and / or the jurisdictions featuring in the top 20 countries of the Basel Index. a) Volume (number of transactions)	Number
15.25	b) Value	Currency amount
15.26	In relation to the results reported in the prior 2 questions, please select the respective jurisdictions.	Afghanistan / Albania / Barbados / Botswana / Cambodia / DPRK / Ghana / Iran / Iraq / Jamaica / Mauritius / Mongolia / Myanmar/Burma / Nicaragua / Pakistan / Panama / Syria / The Bahamas / Trinidad and Tobago / Uganda / Vanuatu / Yemen / Zimbabwe / Haiti / Laos / Mozambique / Cayman Islands / Sierra Leone / Senegal / Kenya / Vietnam / Angola / Nigeria / Benin / Cote D'Ivoire / China / Algeria / Venezuela / Not Applicable
15.27	Incoming payments received from payment accounts in Malta: a) Volume (number of transactions)	Number
15.28	b) Value	Currency amount
15.29	Outgoing payments remitted to payment accounts in Malta: a) Volume (number of transactions)	Number
15.30	b) Value	Currency amount
15.31	Incoming payments received from payment accounts in EU / EEA jurisdictions: a) Volume (number of transactions)	Number
15.32	b) Value	Currency amount
15.33	Outgoing payments remitted to payment accounts in EU / EEA jurisdictions: a) Volume (number of transactions)	Number
15.34	b) Value	Currency amount
15.35	Incoming payments received from payment accounts in non-EU/EEA jurisdictions: a) Volume (number of transactions)	Number
15.36	b) Value	Currency amount
15.37	Outgoing payments remitted to payment accounts in non-EU/EEA jurisdictions: a) Volume (number of transactions)	Number
15.38	b) Value	Currency amount
15.39	Did you or your entity facilitate any transaction/s into or out of a sanctioned country in the previous calendar year?	No / Yes

<b>16</b>	<b>Interface / Distribution Channels</b>	Topic
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16.01	Of the total number of customers, what % were onboarded or serviced on a non-face-to-face basis in the prior calendar year?	[Decimal]
16.02	Of those onboarded on a non-face-to-face bases, what percentage of customers were introduced by an entity in a EU or EEA jurisdiction? [Relates to Financial Sector]	[Decimal]
16.03	Of those onboarded on a non-face-to-face bases, what percentage of customers were introduced by an entity in a non-EU / EEA jurisdiction? [Relates to Financial Sector]	[Decimal]
16.04	Does your entity have any agents located in a jurisdiction other than Malta? [Relates to Financial Sector]	No / Yes
16.05	If yes, how many of your agents are located outside of Malta?	[Number]
16.04	What was the value of payment transactions carried out by the agents located outside of Malta?	[Number]
16.05	Does your entity offer the possibility to customers to access and make use of its services and products through remote electronic communication channels (internet banking, mobile banking etc)?	No / Yes
16.06	Does your entity have any reliance agreements in place in terms of Regulation 12 of the PMLFTR?	No / Yes
16.07	Were there any new delivery channels used during the prior calendar year?	No / Yes

16.08	If "yes", please specify the type of new delivery channels used.	[Freetext]
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