

Anti-Money Laundering Questionnaire
I. Corporate Information:

1. Name of Institution Completing Questionnaire:	East West Bank
2. Date Completed:	March 13 th 2018
3. Completed by:	Name: Myrna Olvera Title: Senior Vice President, BSA Officer Position: BSA Officer Email: Myrna.Olvera@EastWestBank.com
4. Date Established:	January 1, 1972
5. Number of Branches:	120+ in USA, 1 branch in Hong Kong and 2 representative offices in China.
6. Type of Business:	Commercial and Personal Banking
7. Registration Certificate No./License No.:	Federal Reserve ID #197478, FDIC # 31628, CA DFI #1748
8. Address:	135 North Los Robles Avenue, California, CA 91101, USA
9. Principal Place of Business:	135 North Los Robles Avenue, California, CA 91101, USA
10. Location Of The Head Office:	135 North Los Robles Avenue, California, CA 91101, USA
11. Website Address:	www.eastwestbank.com

II. Owner/Parent Information:

12. Legal Entity Name of parent company:	East West Bancorp, Inc.
13. Percentage of ownership of company:	100%

III. Ownership Structure:

14. Is the FI wholly or partially owned by a state entity or the government?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
15. Is the FI publicly owned and listed on any Stock Exchange? <ul style="list-style-type: none"> • If yes, please provide the name of the Stock Exchange: NASDAQ Stock Exchange (Stock Symbol: EWBC) • If no, please attach a list of the beneficial owners¹ of the FI (including their nominees, if their shares are held by nominees). 	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
16. Please confirm whether any of the principal owners of the FI is considered as Politically Exposed Person ² .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

IV. Information Regarding The Country In Which You Are Located And Its Regulations/Regulators (Laws And Supervision):		
20. What is the name of your key regulatory authority/national supervisory institution?	Federal Reserve Bank, Federal Deposit Insurance Corporation, California Department of Financial Institutions.	
21. In what geographic regions does the FI do business?	USA, China, Hong Kong	
22. Has your Country established laws designated to combat Money Laundering and Financing of Terrorism according to international standards and controls?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
23. Does your Country's regulatory body require all Financial Institutions to have AML and KYC procedures?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
V. General AML Policies, Practices and Procedures:		
24. Has the FI developed written policies documenting the processes that it has in place to prevent, detect and report suspicious transactions?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
25. In addition to inspections by the government supervisors/regulators, does the FI have an internal audit function or other independent third party that assesses the adequacy of AML procedures and policies on a regular basis?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
26. Are there adequate measures taken by the FI to ensure that no financial services are provided to the listed terrorists and/or sanctioned names notified by your competent parties?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
27. Does the FI require that its AML policies and practices be applied to all branches and subsidiaries of the FI both in the home country and in locations outside of the home country?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
29. Has the FI been subjected to a Money Laundering or Financing of Terrorists investigation in the last five years? <ul style="list-style-type: none"> If yes, please provide details on a separate sheet as addendum (IV). 	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
VI. Risk Assessment		
30. Does the FI have a risk focused assessment of its customer base and transactions of its customers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
31. Does the FI determine the appropriate level of enhanced due diligence necessary for those categories of customers and transactions that the FI has reason to believe pose a heightened risk of illicit activities at or through the FI?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
VII. Know Your Customer, Due Diligence and Enhanced Due Diligence		
32. Has the FI implemented systems for the identification of its customers, including customer information in the case of recorded transactions, account opening, etc. (for example; name, nationality, street address, telephone number, occupation, age/ date of birth, number and type of valid of official identification, as well as the name of the country/state that issued it)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
33. Does the FI have a requirement to collect and confirm legitimacy of information regarding its customers' business activities?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
34. Does the FI keep any anonymous numbered accounts?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
35. Does the FI have a policy prohibiting accounts/relationships with shell banks?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
36. Does the FI have policies covering relationships with the following types of entities:		

• Shell banks ³	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
• Foreign correspondent banks	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
37. Do the AML procedures of the FI comply with the international standards (i.e. Basel Committee, FATF, etc.)? If no, please explain: _____	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
VIII. Correspondent Banking Information		
38. Does the FI have a physical presence ⁴ at the address from which it is operating?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
39. Does the FI verify the identity of any third party entities that will use the correspondent banking services?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
40. Do any of your correspondent banks originate from the non-cooperative countries and territories as identified by the FATF?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
41. If yes to question 40, has the FI formulated any procedure in respect to the ongoing monitoring of activities conducted through such correspondent accounts?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
IX. Transaction Monitoring		
42. Does the FI have a monitoring program for suspicious or unusual activity that covers funds transfers and monetary instruments (such as traveler's checks, money orders, etc.)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
43. Does the FI have an established program that includes policies and procedures that include a process (manual or automated) to periodically review client accounts for large or unusual transactions?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
44. Does the FI have an established program that includes policies and procedures for review of wire transfer activity and cash letter activity?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
X. AML Training		
45. Does the FI provide AML training to relevant employees that include identification and reporting of transactions that must be reported to government authorities, examples of different forms of money laundering involving the FI's products and services and internal policies to prevent money laundering?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
46. Does the FI retain records of its training sessions including attendance records and relevant training materials used?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
47. Does the FI have policies or practices to communicate new AML related laws or changes to existing AML related policies or practices to relevant employees?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

¹ Person or entity who owns, controls or has power to vote for 25 percent or more of any class of voting securities or other voting interests, or of the 10 largest shareholders if no owner has greater than 25 percent.

² Individuals holding or having held positions of public trust, such as government officials, senior executives of government corporations, politicians, as well as their immediate family and close associates.

³ FI incorporated in a jurisdiction in which it has no physical presence and which is unaffiliated with a regulated financial group.

⁴ Physical presence means that the FI maintains a physical place of business, other than an electronic address, in a country where it is authorized to conduct banking activities, at which it employs on a full-time basis and maintain records of its banking activities, and is subject to supervision by regulators of the country authorizing the FI.

I certify that I have read and understood this questionnaire and that the statements made in this questionnaire are complete and correct, and that I am authorized to execute this questionnaire on behalf of East West Bank.

Name: Myrna Olvera

Title: Senior Vice President, BSA Officer

Date: March 13th, 2018

Signature:



Abbreviations:

AML: Anti Money Laundering

KYC: Know Your Customer

FATF: Financial Action Task Force