

Brussels, 13 March 2024

Annex 2 to Circular NBB_2024_05

Periodic questionnaires on the prevention of money laundering and terrorist financing

Questionnaire on banking and financing services

Scope of application

Financial institutions falling within the scope of Circular NBB_2024_05 that carry out the banking and financial activities referred to in this questionnaire.

1. Products and services offered

			Relevance	Number	Corresponding amount
			C0010	C0020	C0030
<p>Please specify, for the products and services listed, the relevance, the number of accounts opened or transactions executed, and the corresponding amount.</p> <p><i>If your institution does not offer any of the products or services listed, please enter the number "0" in answer to these questions.</i></p>	Savings accounts	R2970.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Term accounts	R2980.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Personal or consumer credit (to <u>natural persons</u>)	R2990.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Mortgage loans (to <u>natural persons</u>) ¹	R3000.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Short-term business loans (≤ 12 months) ²	R3010.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Medium- and long-term business loans (> 12 months) ³	R3020.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Trade finance services ⁴	R3030.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]

¹ For the corresponding amount of mortgage loans, the corresponding book value of these loans (i.e. outstanding amounts) on 31 December of the reporting year (determined in accordance with BGAAP) should be entered. Unused credit lines should thus not be reported.

² This category includes cash loans, revolving credit lines, seasonal loans, trade receivables financing, etc.

³ This category includes fixed-term loans, leasing, project finance, business mortgages, syndicated loans, etc.

⁴ This category does not include transactions for which your institution has merely provided consultancy services (e.g. assistance with customs regulations, trade agreements and import-export practices).

	Custody services ⁵	R3040.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Settlement services ⁶	R3050.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]
	Other activities which, in your institution's estimation, should be considered as involving a high AML/CFT risk (+ clarify below these activities and the risk assessment)	R3060.	- Important - Ancillary - Not applicable	[Not available] or [Number]	[Not available] or [Number]

Please clarify below your answer to the previous question.

R3070.	
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Mortgage loans (to natural persons) - Geographical breakdown			
<i>If your institution does not grant mortgage loans, please enter the number "0" in answer to the questions below.</i>		Number	Corresponding amount (in euros)
		C0010	C0020
Number of mortgage loans (and the corresponding amount) granted to customers not residing in Belgium at 31 December of the reporting year:	R3080.	[Not available] or [Number]	[Not available] or [Number]
Number of mortgage loans (and the corresponding amount) granted to the abovementioned customers residing in another EU member state:	R3090.	[Not available] or [Number]	[Not available] or [Number]
Number of mortgage loans (and the corresponding amount) granted to the abovementioned customers not residing in Belgium or the EU:	R3100.	[Not available] or [Number]	[Not available] or [Number]
Number of mortgage loans (and the corresponding amount) granted to the abovementioned customers residing in a country listed in Annex 6:	R3110.	[Not available] or [Number]	[Not available] or [Number]

⁵ For these services, the number of custodian accounts and the value, at 31 December of the reporting year, of the securities, transferable securities or negotiable debt instruments held in custody should be taken into account. These services cover all custodian accounts held with your institution, for both retail and institutional customers such as investment funds.

⁶ For these services, the number and total amount of transactions settled during the reporting year should be indicated. Pursuant to the definition of "settlement" in Article 2(1)(7) of Regulation (EU) No 909/2014, reference is made to the completion of a securities transaction with the aim of discharging the obligation of the parties through the transfer of cash or securities, or both.

Mortgage loans (to natural persons) - Early repayments⁷			
<i>If your institution does not grant mortgage loans, please enter the number "0" in answer to the questions below.</i>		<i>Number</i>	<i>Corresponding amount (in euros)</i>
		C0010	C0020
Number of early repayments of mortgage loans (and the corresponding amount) authorised for customers not residing in Belgium at 31 December of the reporting year:	R3120.	[Not available] or [Number]	[Not available] or [Number]
Number of early repayments of mortgage loans (and the corresponding amount) authorised for the abovementioned customers residing in another EU member state:	R3130.	[Not available] or [Number]	[Not available] or [Number]
Number of early repayments of mortgage loans (and the corresponding amount) authorised for the abovementioned customers not residing in Belgium or elsewhere in the EU:	R3140.	[Not available] or [Number]	[Not available] or [Number]
Number of early repayments of mortgage loans (and the corresponding amount) authorised for the abovementioned customers residing in a country listed in Annex 6:	R3150.	[Not available] or [Number]	[Not available] or [Number]

Medium/long-term business loans⁸ (to legal entities or other types of legal arrangements)⁹ - Geographical breakdown			
<i>If your institution does not grant medium/long-term business loans, please enter the number "0" in answer to the questions below.</i>		<i>Number</i>	<i>Corresponding amount (in euros)</i>
		C0010	C0020
Number of loans (and the corresponding amount) granted to customers whose registered office was not in Belgium at 31 December of the reporting year:	R3160.	[Not available] or [Number]	[Not available] or [Number]
Number of loans (and the corresponding amount) granted to the abovementioned customers whose registered office was in another EU member state:	R3170.	[Not available] or [Number]	[Not available] or [Number]
Number of loans (and the corresponding amount) granted to the abovementioned customers whose registered office was neither in Belgium nor elsewhere in the EU:	R3180.	[Not available] or [Number]	[Not available] or [Number]
Number of loans (and the corresponding amount) granted to the abovementioned customers whose registered office was located in a country listed in Annex 6:	R3190.	[Not available] or [Number]	[Not available] or [Number]

⁷ All early repayments of mortgage loans (to natural persons) are considered here, regardless of the terms or circumstances of the repayment or the amounts involved.

⁸ Loans with a term of more than 12 months.

⁹ Including commercial mortgage loans and syndicated loan participations.

Medium/long-term business loans (to legal entities or other types of legal arrangements)¹⁰ - Early repayments¹¹					
<i>If your institution does not grant medium/long-term business loans, please enter the number "0" in answer to the questions below.</i>		Number		Corresponding amount (in euros)	
		C0010		C0020	
Number of early repayments of loans (and the corresponding amount) authorised for customers whose registered office was not in Belgium at 31 December of the reporting year:		R3200.	[Not available] or [Number]	[Not available] or [Number]	
Number of early repayments of loans (and the corresponding amount) authorised for the abovementioned customers whose registered office was in another EU member state:		R3210.	[Not available] or [Number]	[Not available] or [Number]	
Number of early repayments of loans (and the corresponding amount) authorised for the abovementioned customers whose registered office was neither in Belgium nor elsewhere in the EU:		R3220.	[Not available] or [Number]	[Not available] or [Number]	
Number of early repayments of loans (and the corresponding amount) authorised for the abovementioned customers whose registered office was located in a country listed in Annex 6:		R3230.	[Not available] or [Number]	[Not available] or [Number]	

Correspondent banking		
How many correspondent relationships did your institution have with respondent banks at 31 December of the reporting year?	R3240.	[Not available] or [Number]
How many correspondent relationships did your institution have with respondent banks outside the EU at 31 December of the reporting year?	R3250.	[Not available] or [Number]
How many correspondent relationships did your institution have at 31 December of the reporting year with respondent banks established in the countries listed in Annex 6?	R3260.	[Not available] or [Number]
What was the total volume in euros of transactions (in & out) handled under correspondent relationships with respondent banks established in the countries listed in Annex 6 over the reporting year?	R3270.	[Not available] or [Number]

¹⁰ Including commercial mortgage loans and syndicated loan participations.

¹¹ All early repayments of mortgage loans (to natural persons) should be included here, regardless of the terms or circumstances of the repayment or the amounts involved.

If your institution has correspondent banking relationships or plans to establish such relationships, do these relationships include or could they include the opening of payable-through accounts?	R3280.	[Yes] / [No] / [Not applicable]
If your institution has correspondent banking relationships or plans to establish such relationships, can the accounts made available by your institution to respondent banks be used by other financial institutions with which your institution has no direct relationship but which have a direct relationship with the respondent bank (“nesting” or “downstream” correspondent banking”)?	R3290.	[Yes] / [No] / [Not applicable]
If your institution has correspondent banking relationships or plans to establish such relationships, do these relationships serve only to execute (i) transactions for customers of the respondent bank, (ii) transactions in the name and on behalf of the respondent bank, or (iii) a combination of the two?	R3300.	<ul style="list-style-type: none"> - Only for customers of the respondent bank - Only on behalf of respondent banks - Combination of the two - Not applicable

Cross-border correspondent relationships with respondent institutions in third countries

If your institution provides correspondent banking services for respondent institutions in third countries, please indicate if it applies the following enhanced due diligence measures.		
- Gathering information on the respondent institution (to obtain a complete picture of the institution’s activity and reputation, as well as the quality of the controls to which it is subject)	R3310.	[Yes] / [No] / [Not applicable]
- Assessment of the AML/CFT controls instituted by the respondent institution	R3320.	[Yes] / [No] / [Not applicable]
- Obtaining the authorisation of senior management before entering into new correspondent relationships	R3330.	[Yes] / [No] / [Not applicable]
- Documenting the respective responsibilities of each establishment	R3340.	[Yes] / [No] / [Not applicable]
- With regard to payable-through accounts, ensuring that the respondent institution has taken the necessary measures with regard to its own customers who have access to the correspondent institution’s account	R3350.	[Yes] / [No] / [Not applicable]

General remarks on completion of the questionnaires by institutions

As indicated in the methodology established by the Bank for answering these questionnaires (see the circular), institutions should, for each question, choose the answer that best reflects their internal organisation. The Bank recognises that the options provided may not fully capture the situation within an institution. Therefore, when selecting from among the available options, it is important to choose the one that most accurately corresponds to the situation within your institution, so as to be able to subsequently justify this choice. General comments on the answers submitted on behalf of your institution can be left in the free text field below (limited to 2,000 characters). Please note that these comments will not be taken into account in the initial automated analysis of your institution’s answers.		
General remarks on completion of the questionnaires by institutions	R3360.	[FREE TEXT, LIMITED TO 2,000 CHARACTERS]

