

# BOARD OF THE NATIONAL BANK OF UKRAINE

## RESOLUTION

20 June 2011

city of Kyiv

No. 197

Registered by the Ministry of Justice of Ukraine  
as No. 852/19590 on 13 July 2011

### **On Adoption of the Regulation on the Procedure for Organizing and Conducting Inspections with Respect to Prevention of and Counteraction against the Legalization (Laundering) of the Proceeds from Criminal Activity or Financing of Terrorism, as well as Financing of Proliferation of Weapons of Mass Destruction**

(Title was amended pursuant to the Resolution  
of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

With amendments and additions  
introduced by the Resolutions of the Board of the National Bank of Ukraine

No. 339 of 29 August 2013,

No. 696 of 31 October 2014,

No. 499 of 31 July 2015,

No. 920 of 23 December 2015

(for the first time banks submit their reports for Q4 of 2015 according to forms defined in Annex 1 and Annex 2 to the Regulation taking due regard to amendments made by the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015 not later than on the tenth business day of the month following the reporting period),

No. 88 of 17 February 2016,

and No. 204 of 30 March 2016

(for the first time banks submit their reports for Q2 of 2016 according to forms defined in Annex 2 to the Regulation taking due regard to amendments made by the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016 not later than on the tenth business day of the month following the reporting period)

According to [Article 7 of the Law of Ukraine On the National Bank of Ukraine](#), [Article 63 of the Law of Ukraine On Banks and Banking](#), [Article 14 of the Law of Ukraine On Prevention of and Counteraction against the Legalization \(Laundering\) of the Proceeds from Criminal Activity or Financing of Terrorism](#), the National bank of Ukraine **resolves**:

1. To adopt the attached Regulation on the Procedure for Organizing and Conducting Inspections with Respect to Prevention of and Counteraction against the Legalization (Laundering) of the Proceeds from Criminal Activity or Financing of Terrorism, as well as Financing of Proliferation of Weapons of Mass Destruction (hereinafter referred to as the "Regulation").

(paragraph 1 amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

2. After the state registration in the Ministry of Justice of Ukraine, Department of Financial Monitoring (O. M. Berezhnyi) shall bring the contents of this Resolution to knowledge of regional offices of the National Bank of Ukraine for using it in their work.

3. Department of Financial Monitoring (O. M. Berezhnyi), regional offices of National Bank of Ukraine shall ensure the organization and conducting of inspections of banks, their standalone units, payment organizations and payment system members that are banking institutions, branches of foreign banks according to the requirements of the Regulation.

4. Director of the Department of Financial Monitoring O. M. Berezhnyi and chairmen of regional offices of the National Bank of Ukraine shall control the implementation of this Resolution.

5. The Resolution shall enter into force after its official publication.

**Governor**

**S. H. Arbuzov**

**AGREED:**

**Chairman of the State Financial Monitoring  
Service of Ukraine**

**S. H. Hurzhiy**

ADOPTED

Resolution No. 197 of the Board of the  
National Bank of Ukraine  
of 20 June 2011

(in the wording of Resolution No. 499 of  
the Board of the National Bank of Ukraine  
of 31 July 2015)

**Registered by the Ministry of Justice of  
Ukraine**

**as No. 852/19590 on 13 July 2011**

**Regulation on the Procedure for Organizing and Conducting Inspections with  
Respect to Prevention of and Counteraction against the Legalization (Laundering)  
of the Proceeds from Criminal Activity or Financing of Terrorism, as well as  
Financing of Proliferation of Weapons of Mass Destruction**

**I. General Provisions**

1. This Regulation was developed according to [Article 7 of the Law of Ukraine \*On the National Bank of Ukraine\*](#), [Article 63 of the Law of Ukraine \*On Banks and Banking\*](#), and [Article 14 of the Law of Ukraine \*On Prevention of and Counteraction against the Legalization \(Laundering\) of the Proceeds from Criminal Activity or Financing of Terrorism\*](#), in order to establish the procedure for organizing and conducting inspections of banks, their standalone units, subsidiaries of foreign banks (hereinafter referred to as banks), nonbank financial institutions-residents, which are payment organizations and/or members of or participants in payment systems, their standalone units (hereinafter referred to as institutions) in terms of their provision of financial services related to money transfer under the relevant licenses, including ones issued by the National bank (excluding postal operators in terms of their implementation of money transfers) regarding their compliance with the laws regulating relations in the sphere of Prevention of and Counteraction against the Legalization (Laundering) of the Proceeds from Criminal Activity or Financing of Terrorism, as well as Financing of Proliferation of Weapons of Mass Destruction (hereinafter referred to as Legalization of the Proceeds from Criminal Activity or Financing of Terrorism), including laws and regulations of the National bank (hereinafter referred to as the Law on Financial Monitoring), by the National bank of Ukraine (hereinafter referred to as the National bank).

2. The terms and definitions used herein shall have the following meaning:

- 1) act on the results of off-site supervision regarding financial monitoring (hereinafter referred to as the Act) is an official document, which shall record breaches of the law on financial monitoring, requirements and restrictions concerning bank activities and facts that may indicate the implementation of risk that threatens the interests of depositors or other creditors of the bank (regarding the use of bank services for legalization of the proceeds from criminal activity or financing of terrorism) (hereinafter referred to as the risky activity) made by a bank / an institution and detected by the employees of the National bank. This act shall be drawn up by employees of the National bank on results of the off-site supervision;

(paragraph 2, indent 1 as amended pursuant to  
Resolution No. 88 of the Board of the National Bank of Ukraine of 17 February 2016)

- 2) off-site supervision regarding financial monitoring means the analysis of bank's/institution's activity held by the employees of the National bank in the premises of the National Bank according to the procedure prescribed in Section IV of this Regulation;
- 3) site inspection is an inspection of a bank / an institution made directly at the place of its location, for a definite period of its activity by the inspection group of the National Bank (hereinafter referred to as the inspection team);
- 4) the date of an on-site inspection is a calendar date as of which this on-site inspection shall be carried out and the status of a bank / an institution shall be outlined in the certificate of this on-site inspection;
- 5) the date of completion of an off-site supervision regarding financial monitoring is a date when the bank/institution receives a notification or an act from the National Bank on completion of the off-site supervision regarding financial monitoring;
- 6) the date of the beginning of an off-site supervision regarding financial monitoring is a date when the bank/institution receives a request from the National Bank for submitting information, documents (their copies and/or excerpts of them), and written explanations required for the off-site supervision regarding financial monitoring;
- 7) a certificate of the on-site inspection is an official document containing the results of the on-site inspection, this document is drawn up by the inspection team;
- 8) the head of the bank/institution is the chairman of a bank's board / a director of an institution / a director of a standalone unit of a bank, an institution / a manager of a foreign bank's branch or a person acting for one of these people;
- 9) the head of the National Bank is the Governor of the National Bank or the Deputy Governor of the National Bank or a manager of a structural unit of the Main office of the National Bank, who supervises the compliance with the laws on financial monitoring (hereinafter referred to as the Department) by banks/institutions, or a person acting for one of these people;
- 10) an inspection on compliance with laws on financial monitoring (hereinafter referred to as the inspection) is a scheduled or unscheduled on-site inspection and an off-site supervision regarding financial monitoring;
- 11) the period that is a subject to an on-site inspection is a period of bank's/ institution's activity inspected by the inspection team regarding its compliance with the laws on financial monitoring;
- 12) a scheduled on-site inspection is an on-site inspection conducted according to the annual plan of on-site inspections regarding financial monitoring (hereinafter referred to as the Plan) approved by the National Bank;
- 13) an unscheduled on-site inspection is an on-site inspection conducted according to the ordinance of the National Bank.

Terms used in this Regulation shall have the meaning given in [the Laws of Ukraine \*On Banks and Banking, On Prevention of and Counteraction against the Legalization \(Laundering\) of the Proceeds from Criminal Activity or Financing of Terrorism, On Prevention of Corruption\*](#) and other legislative acts and normative legal acts of the National bank.

3. The inspection of a bank / an institution is conducted to determine its compliance with the laws on financial monitoring as well as the adequacy of measures taken by this bank/institution to prevent legalization of the proceeds from criminal activity or financing of terrorism and adequacy of these measures for limiting (decreasing) risks during its activity.

## II. Organizing and Procedure for Conducting On-Site Inspections

4. The planned on-site inspection of a bank / an institution (except for their standalone units) shall be conducted at least once every three years.

The date from which the three-year term for determining the beginning of the next scheduled on-site inspection of a bank / an institution shall be counted is the date of the previous on-site inspection indicated in the certificate of the on-site inspection.

5. The planned on-site inspections of banks/ institutions shall be conducted according to the Plan, which is approved by the Governor of the National Bank or Deputy Governor of the National Bank, who has overall charge and control of the activities of the Department according to the distribution of functional responsibilities.

6. The planned on-site inspection of a standalone unit of a bank / an institution can be conducted apart from the on-site inspection in the respective bank - a legal person / institution - a legal entity.

7. The Plan includes the following on-site inspections:

- 1) inspections of banks/institutions (except for their standalone units) for which a three-year term from the date of the last scheduled or unscheduled on-site inspection expires, if during its conduct all of their activities in respect of financial monitoring were inspected;
- 2) inspections of banks/institutions (except for their standalone units) if more than 12 months have passed since they received a banking license / license of the National Bank for money transfers without opening accounts and their on-site inspection has not been conducted yet;
- 3) inspections of banks/institutions the list of which is determined by the results of the risk assessment of using services of banks / institutions for legalization of the proceeds from criminal activity or financing of terrorism performed by the National Bank;
- 4) inspections of banks which were found to undertake risky activities based on the results of the previous inspection;
- 5) inspections of banks, which were sanctioned or owners of a significant part of which were sanctioned by foreign countries or interstate associations, or international organizations in case if these sanctions threaten the interests of depositors or other creditors of the bank and/or the stability of the banking system;
- 6) inspections of banks/institutions regarding which the NBU has information from government bodies indicating / that may be indicating a breach of the laws on financial monitoring.

8. The planned on-site inspections of banks/institutions are conducted on the basis of the license issued to the inspection team to conduct an on-site inspection (hereinafter referred to as the license), drawn up on the pre-printed form of the National Bank and signed by the head of the National Bank.

9. The following shall be stated in the license: the name of the bank/institution that shall be inspected, basis for the on-site inspection, terms of conducting the on-site inspection (start and end dates), the period that is the subject to the on-site inspection, the composition of the inspection team and its leader (with an indication of surname, name, patronymic, and position), and other information (if necessary).

10. The planned on-site inspection of a bank / an institution is conducted according to the on-site inspection program, which specifies a list of issues that are subjects to the on-site inspection. The Program of the on-site inspection shall be drawn up in the form of annex to the license and shall be approved by the head of the National Bank and shall be an integral part of the license.

If necessary the program of the on-site inspection may include the description of the format of presenting information which must be given by a bank / an institution for the on-site inspection.

11. The National Bank on reasonable grounds may decide to conduct unscheduled on-site inspection of a bank / an institution. These reasons include:

- 1) results of the off-site supervision regarding financial monitoring;
- 2) information on the facts evidencing / that may be evidencing breaches of the law on financial monitoring provided by other units of the National Bank, government bodies, supervisory bodies of foreign states;
- 3) results of summarizing materials of on-site inspections and/or the off-site supervision of individual banks/institutions having an interrelated or system character.

(paragraph 11, sub-paragraph 3 as amended pursuant to  
Resolution No. 88 of the Board of the National Bank of Ukraine of 17 February 2016)

12. An unscheduled on-site inspection shall be appointed by a separate order of the Governor of the National Bank or a person authorized by him; it shall be documented in the form of the ordinance, stating the name of the bank/institution under inspection, basis (bases) for an on-site inspection provided by paragraph 11 of this section, terms of conducting the on-site inspection (start and end dates), the period that is the subject to the on-site inspection, the composition of the inspection team and its leader (with an indication of surname, name, patronymic, and position), issues that are subjects to the on-site inspection, etc. (if necessary).

(paragraph 12 as amended pursuant to Resolutions of the Board  
of the National Bank of Ukraine No. 88 of 17 February 2016  
and No. 204 of 30 March 2016)

13. The on-site inspection may be conducted on specific issues of bank's / institution's activity or cover the whole list of bank's / institution's activities in the respect of financial monitoring.

The list of issues to be inspected in the bank/institution is determined by the results of the risk assessment of using services of banks/institutions for legalization of the proceeds from criminal activity or financing of terrorism performed by the National Bank;

14. The term of conducting the on-site inspection shall not exceed 30 working days and shall be determined depending on the type of the on-site inspection, type (directions) of activity and specialization regarding types of services and volumes of financial operations of the bank/institution, including the group to which the Bank belongs, except as otherwise provided by paragraph 19 of this section.

(paragraph 14 as amended pursuant to Resolution No. 920  
of the Board of the National Bank of Ukraine of 23 December 2015)

15. The National Bank shall notify the bank/institution on a scheduled on-site inspection no later than 10 calendar days prior to this inspection.

The notification on a scheduled on-site inspection (hereinafter referred to as the notification) shall be documented in the form of an official letter of the National Bank, signed by the head of the National Bank and sent by means of postal or electronic communication of the National Bank, and it shall contain the following information:

- 1) start and end dates of the on-site inspection;
- 2) the period that is a subject to an on-site inspection;
- 3) information about the inspection team leader and his/her contact telephone number;
- 4) other information (if necessary).

In order to ensure conducting the on-site inspection, a list of information, materials (including in electronic form in the predefined structure and format) and documents (their copies and/or excerpts of them) that a bank / an institution is to prepare and submit to the National bank in the timing, volumes and procedure specified in the notice may be sent together with the notice in the form of the annex thereto.

16. During the on-site inspection the inspection team leader or deputy leader has a right to request the bank/institution in writing to give him information, materials (including in electronic form in the predefined structure and format) and documents (their copies and/or excerpts of them) necessary for the on-site inspection, as well as to request giving written explanations on executed financial transactions and other issues of bank's/ institution's activity (hereinafter referred to as the request of the inspection team).

The inspection team leader or deputy leader ensures that the date and the time of filing of the request to the bank's/ institution's authorized person for registration shall be recorded.

(paragraph 16 was amended by adding a new indent 2 pursuant to нормальноResolution No. 204 of the Board of the National Bank of Ukraine of 30 March 2016)

In case of failure to give the request to the bank's/ institution's authorized person for registration (including the refusal to receive the request, absence of the bank's/ institution's person authorized to accept the request, etc.) the inspection team leader or deputy leader records this fact in both copies of the request (specifying the cause of failure to give the request, the date and time of writing the corresponding entry).

(paragraph 16 was amended by adding a new indent 3 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016 in connection with this the second indent should be regarded as indent four)

The bank/institution shall promptly and fully provide reliable information, materials, documents (their copies and/or excerpts of them) in which one can read all information written in them, this information, materials and documents shall be provided in a predefined format, structure and form upon the request of the inspection team / request of the head of the National Bank. Moreover, the bank/institution shall not create obstacles to conducting the inspection and shall on first demand provide the leader and members of the inspection team with access to all the original documents, materials and information, including those that are referred to the restricted information containing secrets protected by law, including banking, commercial, and financial monitoring secrets, other secrets and confidential information needed for conducting the inspection, to the banking operations automation system, resources of automated banking systems / automated systems that provide financial monitoring of the bank/institution, information resources, and to all premises of the bank/institution.

17. The request of the inspection team shall be drawn up in two copies signed by the inspection team leader or deputy leader, it shall be addressed to the head of the bank/institution and shall necessarily define the information, materials, documents (their copies and/or excerpts of them), and written explanations that are to be provided, as well as the period, form and procedure of their provision. Each request of the inspection team shall be subject to mandatory registration in the bank/institution.

If a request of the inspection team is drawn up in two or more sheets, each sheet shall be signed by the inspection team leader or deputy leader.

18. The head of the bank/institution is obliged to ensure that the request of the inspection team is complied with in volume, format, procedure and terms.

Information, documents (their copies and/or excerpts of them), and written explanations prepared by the bank/institution at the request of the inspection team shall be provided with a covering letter.

The inspection team leader or deputy leader ensures recording of the date and time when the inspection team received the information, documents (their copies and/or excerpts of them), and written explanations provided by the bank/institution at the request of the inspection team.

The inspection team leader or deputy leader shall record the fact of bank's/institution's failure to provide the information, documents (their copies and/or excerpts of them), and written explanations requested by the inspection team and mentioned in the request in due time, in full, and in a predefined format, structure and form by making a corresponding entry on the request for such documents (on the copy that shall be stored by the leader / the inspection team deputy leader) or he shall draw up a corresponding act.

(paragraph 18 was amended by adding a new indent 4 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

The inspection team leader or deputy leader has a right to demand from the bank/institution to make copies of documents in the presence of a member of the inspection team on the basis of request (if necessary).

(paragraph 18 was amended by adding a new indent 5 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

19. If there are causes that may indicate the objective impossibility of performing the program of the site inspection in full and in a timely manner, the inspection team leader or the head of a structural unit of the Department conducting on-site inspections of banks/institutions shall submit a sufficient petition for extension of term, cancellation or early termination of the started on-site inspection to the head of the National Bank. The certificate of the on-site inspection in the case of cancellation (early termination) of the started on-site inspection shall be drawn up in accordance with paragraph 22 of Section II of this Regulation, if it was found that the bank/institution had broken the law on financial monitoring, requirements and restrictions concerning bank activities and facts that may indicate the implementation of risk activities.

(paragraph 19, indent 1 amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016 and No. 204 of 30 March 2016)

On the basis of a sufficient petition the head of the National Bank may make a decision on extension of term, cancellation or early termination of the started on-site inspection. The term for which the on-site inspection is extended shall not exceed 30 working days.

(paragraph 19, indent 2 amended pursuant to the Resolutions of the Board of the National Bank of Ukraine No. 920 of 23 December 2015 and No. 204 of 30 March 2016)

20. In the case if legal requirements are not met, or if bank's/institution's official creates obstacles to conducting the on-site inspection, the information regarding this situation (facts and circumstances) shall be included to the certificate of the on-site inspection, and the inspection team leader shall draw up a protocol on an administrative offense in the manner prescribed by the Regulations on imposing



administrative fines, approved by the [Resolution of the Board of the National Bank of Ukraine No. 563 of 29 December 2001](#), and registered by the Ministry of Justice of Ukraine as No. 62/6350 on 25 January 2002 (as amended).

21. The head and official of the bank/institution referred to in paragraph 20 of this Regulation shall provide the inspection team leader with written explanations about the reasons for failure to meet legal requirements or for creating obstacles to conducting the on-site inspection. He shall also provide the inspection team leader with all materials, documents (their copies and/or excerpts of them), and the information necessary for drawing up the protocol on an administrative offense.

22. After conducting scheduled or unscheduled on-site inspection of the bank/institution, the certificate of the on-site inspection shall be drawn up in triplicate and signed by the inspection team leader (inspection team deputy leader in case of temporary absence of the inspection team leader).

The certificate of the on-site inspection shall include the date of its drawing up, name of the inspected bank/institution, type of inspection (scheduled or unscheduled), period subjected to inspection, term of conducting the inspection, conclusions, information on revealed breaches of the law on financial monitoring, requirements and restrictions concerning bank activities, facts that may indicate the implementation of risk activities, the information on the circumstances, facts and conclusions set forth in the certificate of the on-site inspection, background information and recommendations to the bank/institution, facts of creating obstacles to conducting the inspection (if any), and other information (if necessary) obtained by the National bank in accordance with legislation (in particular, from official sources, at the time of the off-site supervision / on-site inspection of other bank/institution, from state bodies, entities, and individuals).

(paragraph 22 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

23. Materials of the on-site inspection are documents (their copies and/or excerpts of them), written explanations, and information provided to the bank/institution at the request of the National Bank / the inspection team on paper, copies of documents withdrawn by the inspection team in order to conduct the on-site inspection and other documents obtained by the National bank in accordance with legislation (in particular, from official sources, at the time of the off-site supervision / on-site inspection of other bank/institution, from state bodies, entities, and individuals), documents prepared by the inspection team / the National bank (acts, descriptions, etc.) regarding the circumstances, facts and conclusions set forth in the certificate of the on-site inspection. If the document is in electronic form only, the bank/institution shall provide its copy (extract from it) on paper at the request of the inspection team.

(paragraph 23, indent one amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

Documents (received/withdrawn/drawn up by the inspection team / the National Bank) relating to the circumstances, facts and conclusions set forth in the certificate of the on-site inspection shall be made as annexes to the second copy of the certificate of the on-site inspection, which is owned by the National Bank.

(indent one of paragraph 23 was amended by adding new indents one and two pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

in connection with this indent two should be regarded as indent sixth, indent three should be regarded as indent seven, indent two of

paragraph 23 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

Materials of the on-site inspection provided by the bank/institution must be a good quality for the reader to be able to read and visually perceive all text and symbolic information showed in them for the first time, in particular, numbers, letters, signs, symbols, colors, to recognize document details, signatures, stamp shapes, forms of blanks.

Documents, information and written explanations prepared by the bank/institutions at the request of the inspection team shall be signed by the bank's/institution's head [senior officer responsible for financial monitoring (hereinafter referred to as the senior officer)], sealed with the bank's/institution's seal with the statement of the date of their provision. Copies of documents, excerpts of them provided at the request of the inspection team shall be signed by the bank's/institution's head (senior officer), sealed with the bank's/institution's seal with the statement of his position, initials and surname, date of their certification and the inscription "*True copy of the original*".

(paragraph 23, indent four as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

If the copy of the document/excerpt of it consists of two or more pages (sheets), all of its pages (sheets) shall be numbered and bound securely by the bank/institution; moreover, it is necessary to glue a separate small sheet of paper with the inscription "Numbered and tied together ... sheets." on top of thread ends (here one indicates the number of sheets in figures and words) and put a stamp certifying the copy of the document/excerpt of it in the manner specified in this Regulation, section two, paragraph 23, indent four.

(paragraph 23, indent 5 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

In addition to the stamp certifying the copy of the document/excerpt of it, the bank/institution shall make explanatory notes in the manner specified in the request of the inspection team.

The on-site inspection materials provided by the bank/institution referred to in the certificate of the on-site inspection and other documents on the circumstances, facts and conclusions set forth in the certificate of the on-site inspection obtained by the National bank in accordance with legislation shall constitute an integral part of the certificate of the on-site inspection obtained by the National bank in accordance with legislation shall constitute an integral part help on-site inspection.

(paragraph 23, indent 7 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

24. No later than on the thirtieth working day after the end of the on-site inspection two copies of the certificate of the on-site inspection (first copy with separate annexes and the second copy without annexes) shall be transferred to a senior official (in the case of his/her temporary absence to a person who temporarily fulfills duties of a senior official), the senior official shall put his/her signature and the date of transfer of the certificate on the third copy of the certificate of the on-site inspection, then he and the head of the bank/institution shall review and sign it. The third copy of certificate of the on-site inspection shall be stored in the inspection team leader or one of its members or sent to the bank/institution according to the requirements for provision/transfer of documents with restricted access labels established by the National bank.

(paragraph 24, indent 1 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015)

in the wording of the Resolution of the Board of the National Bank of  
Ukraine No. 88 of 17 February 2016)

If necessary, for information purposes, the National Bank shall send a copy of the certificate of the on-site inspection of the bank (with separate annexes) to the board of the bank / manager of a foreign bank's according to the requirements for sending documents with restricted access labels established by the National bank (by registered mail with return receipt).

The National Bank shall send the certificate of the on-site inspection (if necessary its copy) to the bank/institution only once in the manner prescribed by this Regulation.

25. No later than on the third working day of the receipt of two copies of the certificate of the on-site inspection by the bank/institution, the head of the bank/institution and the senior official shall review the obtained copies, sign them, put the date, and return the signed second copy of the certificate of the on-site inspection to the National bank.

The certificate of the on-site inspection shall remain formal and shall have legal effect even if the bank/institution fails to obtain it from the National Bank within one month from the date of its sending by the National Bank by post for reasons not depending on the National Bank and/or because of violation of the procedure, and/or terms of review, and/or terms of signing, and/or terms of returning set out in this paragraph, indent one, and/or failure to sign, and/or failure to return the second copy of the certificate of the on-site inspection to the National bank by the bank/institution. In this case, the certificate of the on-site inspection shall be deemed as communicated to the bank/institution and one that has no explanations and objections; and its third copy, remained in the National Bank, and shall be the basis for the adoption of appropriate decisions within the authority of the National Bank.

The bank/institution shall have the right to provide written explanations, objections to circumstances, facts and conclusions set forth in the certificate of the on-site inspection together with the mandatory supporting documents and information (hereinafter referred to as documentary confirmation).

If the bank/institution has objections against the circumstances, facts and conclusions set forth in the certificate of the on-site inspection, the bank's/institution's head and a senior official shall sign the certificate of the on-site inspection with the mark "with objections".

Objections against and explanation to the certificate of the on-site inspection, shall be drawn up in writing as a separate document signed by the bank's/institution's head, whose signature is certified with the bank's/institution's seal and by the senior official (for standalone units of the bank/institution – in the case if they have a senior official), with the statement of the date of signing.

Written explanations to and objections against the certificate of the on-site inspection with their documentary confirmation shall be an integral part of the certificate of the on-site inspection.

26. Within the time limit set out in this Section, paragraph 25, the bank/institution shall send the signed second copy of the certificate of the on-site inspection, and written explanations to and objections against the certificate of the on-site inspection (if any) to the National Bank with a covering letter signed by bank's/institution's head providing guaranteed delivery and confidentiality of these documents.

27. The National Bank shall be the only owner of the certificate of the on-site inspection of the bank/institution after it is signed by the leader and members of the National Bank's inspection team. It shall also be the only owner of the annexes to this certificate (including materials of the on-site inspection) from the date of their receipt by the National Bank.

The certificate of the on-site inspection of the bank/institution with annexes (including materials of the on-site inspection) shall be referred to as a restricted information containing secret protected by law, including banking, commercial, and financial monitoring secrets, other secrets and confidential information collected by the National bank during supervision; disclosure of this information may harm the person, society and state.

All documents drawn up by the National Bank with the use and/or on the basis of the information contained in the certificate of the on-site inspection of the bank/institution, annexes thereto (including materials of the on-site inspection) shall be referred to as a restricted information containing secret protected by law, which shall not be disclosed to the persons whom it applies according to the Ukrainian legislation, and shall be distributed by the National bank in the manner specified in the Ukraine's law.

28. Employees of the National Bank, who can not be involved into the inspection of banks/institutions, include employees that have real or potential conflict of interest, have relatives that are heads, participants of the bank/institution, members of the supervisory, executive or other governing and control body of the bank/institution, ultimate beneficial owners (controllers) of the bank/institution, or have other corporate and/or labor relations, and/or personal, and/or business relationships with the bank/institution under inspection. An employee of the National Bank shall be responsible for informing the head of the Department on real or potential conflicts of interest prior to the beginning of the inspection of the bank/institutions. An employee of the National Bank shall be responsible for concealing such information under the Ukrainian laws.

In case of revealing (receiving) information (facts), indicating that an employee of the National Bank involved into the inspection has a real or potential conflict of interest during the inspection, the National Bank immediately removes this employee from conducting the inspection and takes actions provided by [the Law of Ukraine On Prevention of Corruption](#). Other employee of the National Bank may be involved in conducting the inspection instead of the removed one.

### **III. Rights and Responsibilities of the Inspection Team and Heads of the Bank/Institution**

29. During the on-site inspection of the bank/institution, the members of the inspection team have a right:

- 1) of free access to all the original documents, materials and information, including those that are referred to the restricted information containing secrets protected by law, including banking, commercial, and financial monitoring secrets, other secrets and confidential information needed for conducting the inspection, to the banking operations automation system, resources of automated banking systems / automated systems that provide financial monitoring of the bank/institution, information resources;
- 2) of free access to all premises of the bank/institution during working hours and after working hours if necessary;
- 3) to collect and demand from the bank/institution to provide them with any information, materials, documents (their copies and/or excerpts of them), written explanations required for the on-site inspection;
- 4) to free of charge receive from the bank/institution any information, materials, documents (their copies and/or excerpts of them), explanations (including written) in respect of its activities, to withdraw copies of documents proving the breach of the law on financial monitoring;
- 5) to receive duly certified materials of the on-site inspection from the bank/institution and to take them out of the territory of the bank/institution;
- 6) to use technical equipment necessary to conduct the on-site inspection and organize the activity of the inspection team, including computers, flash cards and other electronic media, software,

copiers, scanners, telephones (including cellular ones), to bring technical equipment and software belonging to the National bank in and take it out of the premises of the bank/institution;

- 7) to require from the bank/institution to demonstrate and familiarize them with the functionality and resources of automated banking systems / automated systems that provide financial monitoring of the bank/institution, banking operations automation system, and information resources;
- 8) to require from the bank/institution to provide full access to automated banking systems / automated systems that provide financial monitoring of the bank/institution, banking operations automation system, and information resources to review all operations of the bank, institution and its customers on all accounts with the possibility to form statements of account activities (with the indication of time to the nearest second) / trial balances / other reports for the period subject to the on-site inspection, the register of financial transactions subject to financial monitoring questionnaires of bank's customers as amended, and other functionality of systems and resources referred to in this paragraph.

(paragraph 29 was amended by adding a new indent 8 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

30. The head of the bank/institution, in addition to the duties specified in Section II of this Regulation, must fulfill legal requirements of the leader and members of the inspection team, assist in and not to create obstacles to conducting the on-site inspection, and in particular he shall:

- 1) organize a meeting of members of the inspection team conducting the on-site inspection with the heads of departments/specialists, whose responsibilities include performance of the activities and corresponding operations subjected to the on-site inspection, on the first day of the beginning of the on-site inspection; he shall also ensure their timely communication;
- 2) provide free (on demand) entrance/exit into/out of premises and other office premises of the bank/institution for every member of the inspection team during working hours and after working hours if necessary, after the license/order for inspection of this bank/institution was shown to a security guard or a representative of the security service of the bank/institution.
- 3) provide free access to all documents, information and materials on bank's/institution's activity (circumstances, facts) to the inspection team;
- 4) provide the inspection team with a workplace in the isolated office premises separated from employees of the bank/institution and unauthorized people for the period of conducting the on-site inspection. These isolated office premises shall be equipped with necessary furniture, fireproof cupboard for retention of documents, and computers. He shall also ensure the possibility to use telephone and copiers. If the inspection team cannot be provided with the above mentioned office premises, then it shall be provided with a separate workplace depending on the number of members in the team and upon the consent of its leader. This workplace shall be equipped according to the requirements of this indent so as to ensure proper working conditions for members of the inspection team.

Access of the head and other employees of the bank/institution, as well as persons who own, lease or have the right to otherwise use the premises to the above mentioned isolated premises during conducting the on-site inspection shall be provided only with the permission of the head of the inspection team;

(paragraph 30, indent 2 in the wording of the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

- 5) ensure timely request for inspection of complete, accurate information, materials, documents (copies and/or excerpts of them), written explanation of the format, structure, form, manner and terms of volumes specified in the request of the inspection team;

- 6) to demonstrate and familiarize members of the inspection team with the functionality of automated banking systems / automated systems to ensure the implementation of the financial monitoring automation system of banking operations, information resources in the manner prescribed in the request of the inspection team;
- 7) to provide the members of the inspection team with full access to automated banking systems / automated systems that provide financial monitoring, banking operations automation system, and information resources to review all operations of the bank, institution and its customers on all accounts with the possibility to form statements of account activities (with the indication of time to the nearest second) / trial balances / other reports for the period subject to the on-site inspection, questionnaires of bank's customers as amended, and other functionality of systems and resources referred to in this paragraph;

(paragraph 30 was amended by adding a new indent 7 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016, in connection with this the seventh indent should be regarded as indent eight)

- 8) to ensure correct behavior of the bank's/ institution's employees during the on-site inspection.

The head of the bank/institution shall have no right to put any pressure on members of the inspection team conducting the on-site inspection and limit their actions to conducting the on-site inspection in any way.

#### **IV. Conducting of the Off-Site Supervision Regarding Financial Monitoring**

31. Employees of the National Bank conduct the off-site supervision regarding financial monitoring by analyzing whether the bank/institution complies with the laws on financial monitoring on the basis of:

- 1) certificates and materials of the on-site inspection of the bank/institution;
- 2) data of statistical reporting of the bank/institution submitted to the National Bank of Ukraine pursuant to the requirements of the Rules on organization of statistical reporting, approved by [the Resolution of the Board of the National Bank of Ukraine No. 124 of 19 March 2003](#) and registered by the Ministry of Justice of Ukraine as No. 353/7674 on 7 May 2003 (as amended);
- 3) information, documents (copies and/or excerpts of them), reports received from the bank/institution;

(paragraph 31, sub-paragraph three as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015)

- 4) information and documents received from the units of the National Bank, public financial monitoring authority, and other public authorities.

32. In order to conduct the off-site supervision regarding financial monitoring the National Bank has the right to request from the bank/institution information (including in electronic form in the predefined format and structure), documents (copies and/or excerpts of them) and written explanations related to conducted financial transactions and to specific issues of bank's/institution's activity by providing the corresponding request.

The request shall be drawn up as an official letter of the National Bank, signed by the head of the National Bank and sent by post or electronic communication of the National Bank.

Upon the request the head of the bank/institution shall ensure timely provision of reliable information, materials, documents (their copies and/or excerpts of them), explanations (including in writing) in the format, structure, scope, form, procedure and terms defined in this request.

The documents (copies and/or excerpts of them) and written explanations submitted by the bank/institution at the request of the National Bank shall meet the requirements provided in this Regulation, Section II, paragraph 23.

The National Bank shall have the right to make copies of original documents provided by the bank/institution. Such copies shall be certified by an employee of the National Bank as true to the original documents provided by the bank/institution with the note consisting of the following words: "True copy of the original", with the statement of the position of the National bank's employee who certified document's copies, his personal signature, initials and surname, date of certification of copies; and it shall as well be sealed with the National bank's seal.

(paragraph 32 was amended by adding a new indent 5 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

If the copy of the document/excerpt of it consists of two or more pages (sheets), all of its pages (sheets) shall be numbered and bound securely by the National Bank's employee; moreover, he shall glue a separate small sheet of paper with the inscription "Numbered and tied together ... sheets." on top of thread ends (here he shall indicate the number of sheets in figures and words) and put a stamp certifying the copy of the document/excerpt of it in the manner specified in this Regulation, section IV, paragraph 32, indent five.

(paragraph 32 was amended by adding a new indent six pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016)

The National Bank shall use certified copies of the documents while making appropriate decisions within its authority.

(paragraph 32 was amended by adding a new indent seven pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016))

32<sup>1</sup>. In order to make it possible for the National Bank to assess risks of using bank services for legalization of the proceeds from criminal activity or financing of terrorism, every quarter banks shall draw up and sign the Report on Risk Management in the Sphere of Financial Monitoring and Report on Risk Assessment in the Sphere of Financial Monitoring (hereinafter referred to as reports) in the form and manner specified in Annexes 1 and 2 to this Regulation respectively and then provide the National Bank with it.

The head of the bank shall ensure timely reporting, providing complete and accurate information in reports according to the forms in the manner and within the time periods specified in Annexes 1 and 2 to this Regulation.

Persons who occupy positions specified in samples of forms, or persons performing their duties shall sign the reports.

Files with reports data shall be certified by the electronic signature. Before sending these files to the National Bank, they shall be protected by a special software "ARM NBU – Information".

(Section IV was amended by adding a new paragraph 32<sup>1</sup> pursuant to the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015)

33. In the event of revealing breaches of the law on financial monitoring by the bank/institution or revealing facts that may be evidencing that the bank/institution is performing risk activities while analyzing the reports, information, documents and explanations, and in the case of failure to provide the reports, employees of the National Bank shall draw up an act in duplicate.

(paragraph 33 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015)

34. The National Bank shall send or transfer to the bank/institution the first copy of the act with a covering letter according to the National Bank's requirements for sending/providing documents with the security label for restricted access.

(paragraph 34, indent 1 as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 88 of 17 February 2016)

The first copy of the act with a covering letter shall remain formal and shall have legal effect even if the bank/institution fails to obtain it from the National Bank for reasons not depending on the National Bank.

Within three working days of the receipt of the first copy of the act with a covering letter, the bank/institution shall have the right to give the National Bank explanations to or argued objections against circumstances and facts of breaches (if any) in writing with the compulsory documentary confirmation.

**Director of the Department of Financial  
Monitoring**

**I. V. Bereza**

**AGREED:**

**First Deputy of the Governor  
of the National Bank of Ukraine**

**O. V. Pysaruk**



(Regulations as amended pursuant to the Resolutions of the Board of the National Bank of Ukraine No. 339 of 29 August 2013 and No. 696 of 31 October 2014 in the wording of the Resolution of the Board of the National Bank of Ukraine No. 499 of 31 July 2015)

Annex 1  
to the Regulation on the Procedure for Organizing and Conducting Inspections with Respect to Prevention of and Counteraction against the Legalization (Laundering) of the Proceeds from Criminal Activity or Financing of Terrorism, as well as Financing of Proliferation of Weapons of Mass Destruction (in the wording of the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015 (paragraph 32<sup>1</sup> of Section IV)

*(for the first time banks submit their reports for Q4 of 2015 taking due regard to amendments made by the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015 not later than on the tenth business day of the month following the reporting period)*

Banks - legal entities (bank-wide) shall submit this document to the Central Clearinghouse by e-mail not later than on the tenth business day of the month following the reporting period

## Report on Risk Management in the Sphere of Financial Monitoring

as of \_\_\_\_\_, 20\_\_

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(bank's name)

Item No.	Question No.	Item Name	Response*
1	2	3	4
1	I	Corporate management and the role of bank authorities	
2	1	Has the bank duly approved internal documents on financial monitoring (hereinafter referred to as internal documents)?	001, 002
3	2	How much time has passed since the last approval of internal documents (amendments to them)?	000, 003, 004, 005, 006
4	3	Has the bank a properly approved separate program on compliance-risk management in the respect of financial monitoring?	001, 002
5	4	Does the bank management held meetings with relevant employees or units of the bank? Is effective implementation of programs for prevention of and counteraction against the legalization (laundering) of the proceeds from criminal activity or financing of terrorism, as well as financing of proliferation of weapons of mass destruction (hereinafter referred to as prevention of and counteraction against legalization of the proceeds from criminal activity / financing of terrorism) ensured?	000, 007, 008, 009, 010
6	5	How often the review of internal documents is carried out?	000, 011, 012, 013, 014
7	6	Has the bank management allocated sufficient financial, human and other resources to perform functions in the sphere of prevention of and counteraction against legalization of the proceeds from criminal activity / financing of terrorism (hereinafter referred to as the IR/FT (Internal Regulations on Financing of Terrorism))?	001, 002
8	7	Does the Supervisory Board of the bank (other bank authorities) or/and a banking group approve the program (policy) of the bank on IR/FT?	001, 002
9	8	Describe the role of the Supervisory Board of the bank (other bank authorities) and/or the Group (banking group) in the organization of interbank system of IR/FT	091
10	II	Information Systems Management	

11	9	Are requirements to information systems for risk management of the use of bank services for legalization of the proceeds from criminal activity / financing of terrorism (hereinafter referred to as the risk of IC/FT (Internal Control over Financing of Terrorism)) provided in the programs and procedures of the bank?	001, 002
12	10	Do the bank's policies and procedures include the following requirements to information systems (answer should be given in percentages):	000, 015, 016, 017, 018
13	10.1	recording of the appropriate information on all customers, including the information regarding equal risks applied to them	
14	10.2	recording of establishing new relationships with customers	
15	10.3	recording of cases of breaking off relationships with customers	
16	10.4	recording of cases of termination of relationships with customers	
17	10.5	recording of cases when the relationship with a customer were not established or were broken off based on the laws on the financial monitoring	
18	10.6	checking customers against the available bank databases (databases, access to which bank has due to signed agreements) containing information regarding risks of IC/FT of customers, and using other sources if that information is public (open)	
19	10.7	defining cases when information on the identification and study of customers is absent (needs clarification)	
20	10.8	storing the information in a way that makes it easy to restore it and keep track of all financial transactions	
21	10.9	analyzing financial transactions of a customer that allows to define an unusual activity	
22	10.10	informing in case of unusual or suspicious activities	
23	10.11	informing if the financial transaction is carried out with a significant amount	
24	III	Risk Management	
25	11	Is a risk management function available in internal documents on IR/FT?	000, 019, 020, 021, 022
26	12	Is a risk management unit engaged in issues in the sphere of IR/FT?	001, 002
27	13	Has a bank a procedure for risk analysis for IC/FT?	000, 023, 024, 025, 026
28	14	If so, then how often is it performed?	000, 027, 028, 029, 030

29	15	Has a bank a classification of certain types and categories of products, customers or geographic regions/markets that are identified as high-risk ones?	001, 002
30	16	How many types have been identified for each category below?	091
31	16.1	bank's products/services	
32	16.2	bank's customer	
33	16.3	geographical location	
34	16.4	canals for rendering services by the bank	
35	17	How many own criteria for a high level of risk by types of customers, goods and services, as well as by geographic location are determined by the bank in addition to those defined by the legislation of Ukraine?	091
36	18	Does the bank's management take into account the risks of IC/FT, such as new branches, markets (domestic and foreign), new products, while approving the expansion of business?	001, 002
37	19	If it does, who is involved in the assessment of risk of IC/FT?	000, 031, 032, 033, 034
38	20	Is the bank's management informed on changes in the levels of risks of IC/FT?	001, 002
39	21	If it is, how does it affect decision-making of the bank's management when they make decisions regarding management of risks of IC/FT?	000, 035, 036, 037, 038
40	IV	Procedures for Identification and Studying of a Customer	
41	22	Has the bank a duly approved procedure for identification and studying of customers?	001, 002
42	23	Has the bank introduced the basic laws on IR/FT in the procedure of identifying and studying of customers (answer is to be given in percentages):	000, 015, 016, 017, 018
43	23.1	individuals - residents who open accounts	
44	23.2	individuals - non-residents who open accounts	
45	23.3	individuals - entrepreneurs who open accounts	
46	23.4	legal entities - residents who open accounts	
47	23.5	legal entities - non-residents who open accounts	
48	23.6	final beneficial owners (controllers)	
49	23.7	correspondent relations with non-resident banks	
50	23.8	public figures, friends and/or related persons	
51	23.9	non-profit organizations	
52	23.10	persons carrying out financial transactions without opening an account	

53	23.11	etc.	
54	24	Are the following procedures are used in the process of identifying and studying of customers:	000, 039, 040, 041, 042
55	24.1	establishing business relationships with a new customer or a denial of service, including the breaking off existing business relationships	
56	24.2	risk classification of customers	
57	24.3	depth review and study of high-risk customers, products, financial transactions, etc.	
58	24.4	monitoring of customers' accounts and financial transactions	
59	25	Do bank's procedures provide the differentiation in the procedure of studying of customers depending on their level of risks?	001, 002
60	26	If the answer to question 25 is "Yes", then the description of the procedure is to be provided	091
61	27	Are the requirements of IR/FT to the procedure for the identification and studying of customers applied regarding (answer is to be given in percentages):	000, 015, 016, 017, 018
62	27.1	recoding information on the purpose and nature of business relations / financial transactions	
63	27.2	establishing a separate procedure for the identification and studying of customers such as public figures, correspondent banks and other high-risk customers and financial transactions, etc.	
64	27.3	updating information on customers	
65	28	For which categories of customers does the procedure for identification and studying of customers require specifying the following information (answers are to be given in percentages):	000, 015, 016, 017, 018
66	28.1	sphere of business / profession / core activity	
67	28.2	purpose of opening an account	
68	28.3	source of funds	
69	28.4	source of assets	
70	29	Do procedures for identification and studying of customers include the following actions for all customers (answer is to be given in percentages):	000, 015, 016, 017, 018
71	29.1	check of validity/authenticity of documents	
72	29.2	personal meeting with a potential customer (representative of a customer)	

73	29.3	implementing the extended check for customers defined as belonging to the high-risk category, who are associated with high-risk activities and/or originating from the country in which recommendations of the Financial Action Task Force on Money-laundering (hereinafter referred as FATF) and other international organizations operating in the sphere of IR/FT are not applied or applied insufficiently	
74	29.4	concerning legal entities: obtaining information on occupation, location, financial condition, expected financial nature of operations, etc.	
75	30	Is the bank an intermediary or receiver when making international payments, whether the following requirements are available at the bank (answer is to be given in percentages):	000, 015, 016, 017, 018
76	30.1	implementation of identification of a payment initiator and if necessary suspension or denial of payment in case of insufficient information about its initiator or beneficiary	
77	30.2	check of international payments in accordance with sanction lists defined in <a href="#">UN Security Council Resolutions No. 1267</a> and <a href="#">1373</a>	
78	30.3	identification of the person, who came to the bank in order to receive the transfer	
79	31	Does the bank impose administrative responsibility on employees for violating the procedure for identification and studying of customers?	001, 002
80	32	Were bank's employees brought to responsibility for violating the procedure for identification and studying of customers over the past three years?	001, 002
81	33	Is the analysis of financial transactions of connected customers performed?	001, 002
82	V	Monitoring and reporting on financial transactions	
83	34	Has the bank any requirements for monitoring financial transactions of a customer and analyzing overall customer's behavior for the unusual/suspicious activities?	001, 002
84	35	In what way is the financial monitoring of customer's transactions and analyses of the overall customer's behavior for the unusual/suspicious activities performed: directly by employees or automatically	091
85	36	Do the internal documents include requirements for monitoring customers and their financial transactions, depending on their level of risk?	001, 002
86	37	Has the bank any requirements for enhanced monitoring of financial transactions of customers with a high risk level?	001, 002

87	38	Has the bank monitoring and reporting system in the respect of unusual and suspicious activities of bank's customers, including customers of its affiliates, other standalone units and subsidiaries?	001, 002
88	39	What procedure is applied when customer's account, financial operations or activities are determined as unusual or suspicious by the bank?	091
89	40	The procedure of the bank mentioned in question 39 is documented/regulated	001, 002
90	41	What bank's officials analyze the revealed unusual or suspicious customer's activity?	091
91	42	Description of procedures carried out to determine the necessity of subjecting a financial transaction to financial monitoring	091
92	43	What bank's official makes decisions on entering information into the registry of financial transactions and whether the process of decision-making is documented?	091
93	44	Does the bank impose administrative responsibility on employees for violating the procedure for monitoring of financial transactions and reporting on financial transactions?	001, 002
94	45	Were bank's employees brought to responsibility for violating the procedure for monitoring of financial transactions and reporting on financial transactions over the past three years?	001, 002
95	VI	Retention of Documents and Information Storage	
96	46	Has the bank procedures for recording documents receipt and information storage?	001, 002
97	47	If the answer to question 46 is "Yes", then the list of procedures for recording documents receipt and information storage is to be provided	091
98	48	What term is foreseen for retention of documents and storage of information concerning customer's identification, his/her financial operations, reports of suspicious financial transactions / unusual activities, etc.?	000, 043, 044, 045, 046
99	49	The form of information storage: on paper, electronically, at the bank or at foreign custodians	000, 047, 048, 049, 050
100	50	Has the bank any requirements for records such as that they have to be exhaustive, detailed and stored with the ability to restore data on financial transactions?	001, 002
101	51	Description of the procedure for accessing information related to IR/FT	091
102	52	What is the time during which it is possible to obtain five years old information and/or documents related to a particular customer (his/her financial transactions)?	091

103	53	Is the procedure provided for in the question 52 conducted?	001, 002
104	54	Has the bank any inquiries for information about customers from law enforcement authorities during the reporting period?	001, 002
105	55	In the case of obtaining inquiries foreseen in question 54, specify information about their performance	091
106	VII	Internal control, internal and external audits	
107	56	What is the frequency of bank's internal audits for compliance with laws on IR/FT?	000, 051, 052, 053, 054
108	57	What is the date of the last bank's internal audit for compliance with laws on IR/FT?	091
109	58	Were any shortcomings in the activity of internal audit unit of the bank identified by the National Bank of Ukraine (hereinafter referred to as the National Bank) over the past three years?	001, 002
110	59	What is the mechanism of control over removal of shortcomings in the work of internal audit of the bank identified by the National Bank?	091
111	60	Internal audit function in view of the identified risks of IC/FT	001, 002
112	61	Does the bank undergo audit for compliance of the bank's actions regarding customers, products/services and geographic regions referred to as a high-risk ones with the internal documents?	001, 002
113	62	Description of the procedure of providing the bank management with audit reports and further control over removal of the identified notes and shortcomings	091
114	63	Do these reports include questions on IR/FT? If so, describe which	091
115	64	Does a responsible employee of the bank inspects bank's units and its employees with regard to their fulfillment of internal documents?	000, 051, 052, 053, 054
116	65	Were the measures taken based on the results of breaches regarding IR/FT revealed during the last audit of the bank (answer is to be given in percentages)?	000, 015, 016, 017, 018
117	66	Are the appropriate mechanisms for the distribution of functions and avoidance of conflict of interest regarding management of risks of IC/FT available?	001, 002
118	67	Was the analysis of interbank system regarding IR/FT included in the last audit of the bank carried out by external auditors?	001, 002
119	68	If so, what were the results of the external audit of the bank and in what way was the bank management notified of its results	091



120	69	Have the National Bank revealed any breaches of laws on IR/TF during the last inspection of the bank?	055, 056, 057, 058, 059
121	VIII	Compliance	
122	70	Does the interbank system regarding IR/FT foresees effective interaction of a senior official with structural units in the risk management process?	000, 060, 061, 062, 063
123	71	Is a senior official agreed with the National Bank?	001, 002
124	72	Provide information on the senior official of the bank (his/her surname, name and patronymic, functions and place in the organizational structure of the bank)	091
125	73	Experience of a senior official in the sphere of IR/FT	000, 064, 065, 066, 067
126	74	Provide information on the last date of senior official's training	000, 067, 068, 069, 070
127	75	Has the bank mechanism for tracking changes in the law on IR/FT and their implementation to its internal documents?	000, 071, 072, 073, 074
128	76	Is there a senior official in each standalone unit of the bank?	001, 002
129	77	If yes, describe the relationship between a senior official in a standalone unit of the bank with a senior official at the head office	091
130	78	Does a senior official perform other functions in addition to IR/FT? If so, what are they	091
131	79	What is the share of time which a senior official devotes to IR/FT matters in the total working time (answer is to be given in percentages)?	000, 075, 076, 077, 078
132	80	What financial, human (number of employees of financial monitoring unit) and other resources does a senior official manage to perform the tasks assigned to him/her? Are these resources sufficient? Provide a detailed answer	091
133	IX	Training and recruitment	
134	81	What procedure for training is provided by the bank's approved training program on IR/FT?	000, 079, 080, 081, 082
135	82	What was the budget of external training on IR/FT last and this year?	091
136	83	What is the frequency of trainings on IR/FT?	000, 083, 084, 085, 086
137	84	Specify when were the last training on IR/FT held	091
138	85	What percentage of bank employees is required to participate in training on IR/FT?	000, 015, 016, 017, 018
139	86	Has the Chairman and members of the Board participated in training on IR/FT?	001, 002

140	87	What issues are studied during training on IR/FT (e.g., Ukrainian legislation, international standards, FATF recommendations, etc.)?	091
141	88	Are special training programs on IR/FT developed and implemented in accordance with the duties of employees available?	001, 002
142	89	Forms of training on IR/FT:	000, 087, 088, 089, 090
143	89.1	seminars and workshops	
144	89.2	independent study	
145	89.3	trainings on computers	
146	89.4	other	
147	90	Does the bank document and record the results of training on IR/FT?	001, 002
148	91	Does the internal audit inspect the quality of the training program and does it evaluate program's efficiency?	001, 002
149	92	Description of other mechanisms that ensure efficiency of training programs on IR/FT if any	091
150	93	Does the bank have internal personnel policies and procedures that monitor the reputation of bank's experts/employees?	001, 002
151	94	Does the bank check persons applying for a job in the bank (e.g., whether the applicant has / has not relevant experience, criminal record, etc.)?	001, 002
152	95	If the answer to question 94 is "Yes", state what other checks the bank carries out for persons applying for a job in the bank	091

\* Pursuant to catalogs.

\_\_\_\_\_, 20 \_\_\_\_

Governor

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(executor's surname, telephone number)

Responsible employee  
of the Bank

\_\_\_\_\_  
(signature)

Answer catalog

Item No.	Code	Answer choices	Applied to the following questions	Explanations
1	2	3	4	5
1	000	Data are not available / not applicable	2, 4, 5, 10, 11, 12, 13, 14, 19, 21, 23, 24, 27, 28, 29, 30, 48, 49, 56, 64, 65, 70, 73, 74, 75, 79, 81, 83, 85, 89	If you have chosen this choice of the answer, you need to give explanations
2	001	Yes	1, 3, 6, 7, 9, 12, 15, 18, 20, 22, 25, 31, 32, 33, 34, 36, 37, 38, 40, 44, 45, 46, 50, 53, 54, 58, 60, 61, 66, 67, 71, 76, 86, 88, 90, 91, 93, 94	
3	002	No	1, 3, 6, 7, 9, 12, 15, 18, 20, 22, 25, 31, 32, 33, 34, 36, 37, 38, 40, 44, 45, 46, 50, 53, 54, 58, 60, 61, 66, 67, 71, 76, 86, 88, 90, 91, 93, 94	
4	003	Less than three months	2	
5	004	From three to six months	2	
6	005	From six to twelve months	2	
7	006	More than twelve months	2	
8	007	The bank management regularly communicate with relevant employees and units of the bank, and they frequently held meetings to implement programs on IR/FT efficiently	4	
9	008	The bank management communicate with relevant employees and units of the bank only if situation so requires, and they as well held meetings to implement programs on IR/FT efficiently only if necessary	4	
10	009	The bank management never communicate with relevant employees and units of the bank, and they rarely held meetings to implement programs on IR/FT efficiently	4	

11	010	The bank management never held meetings on IR/FT and they are not actively involved in the implementation of programs on IR/FT	4	
12	011	Each quarter and/or more frequently if the necessity arises	5	
13	012	Every six months and/or more frequently if the necessity arises	5	
14	013	Once a year and/or more frequently if the necessity arises	5	
15	014	Once a year without regular reviews if the necessity arises	5	
16	015	100%	10, 23, 27, 28, 29, 30, 65, 85	
17	016	From 76% to 99%	10, 23, 27, 28, 29, 30, 65, 85	
18	017	From 50% to 75%	10, 23, 27, 28, 29, 30, 65, 85	
19	018	Up to 49% inclusive	10, 23, 27, 28, 29, 30, 65, 85	
20	019	The program on IR/FT has a risk management function. The bank has a separate unit for risk management	11	
21	020	The program on IR/FT has a risk management function. But the bank has no separate units for risk management	11	
22	021	The program on IR/FT has a risk management function, but it is not efficient	11	
23	022	The program on IR/FT has no risk management function.	11	
24	023	The bank has a procedure for risk analysis for IC/FT	13	
25	024	The bank has a procedure for risk analysis for IC/FT, but it does not cover all the services provided by the bank	13	
26	025	The bank has a procedure for risk analysis for IC/FT, but it is not efficient	13	
27	026	The bank has no procedure for risk analysis for IC/FT	13	
28	027	IC/FT risk is analyzed more than once in three months	14	
29	028	IC/FT risk is analyzed once in three months	14	

30	029	IC/FT risk is analyzed once in nine months	14	
31	030	IC/FT risk is analyzed less than once in nine months	14	
32	031	Financial Monitoring Unit is actively involved, in particular, it ensures cooperation with business units throughout the process (includes the identification of potential IC/FT risks) for all new products, services, business expansions, mergers and acquisitions	19	
33	032	Financial Monitoring Unit is actively involved, and it ensures management in the most cases of development of new products, services, business expansions, mergers and acquisitions throughout the process if it is needed by the business units	19	
34	033	Financial Monitoring Unit is actively involved in all stages of the process (e.g., risk matrix is developed by the business units and the Financial Monitoring Unit is only involved at the stage of approval) for the majority of new products, services, business expansions, mergers and acquisitions	19	
35	034	Financial Monitoring Unit is not involved in the process of approval, development of new products, services, business expansions, mergers and acquisitions	19	
36	035	When making decisions on risk management the bank management always takes into account changes in the levels of IC/FT risks	21	
37	036	When making decisions on risk management the bank management takes into account changes in the levels of IC/FT risks in the most cases	21	
38	037	When making decisions on risk management the bank management rarely takes into account changes in the levels of IC/FT risks	21	
39	038	When making decisions on risk management the bank management never takes into account changes in the levels of IC/FT risks	21	

40	039	The procedure for identification and studying of customers is documented and includes clear requirements for obtaining relevant information, verification of customers using a risk-based approach and compliance with requirements for information recording and storage	24	
41	040	The procedure for identification and studying of customers contains its description and includes clear requirements for obtaining relevant information, verification of customers using a risk-based approach and compliance with requirements for information recording and storage. However, some requirements are not clearly defined and need to be updated	24	
42	041	The procedure for identification and studying of customers does not contain the description of separate procedures and does not include clear requirements for obtaining relevant information, verification of customers using a risk-based approach and compliance with requirements for information recording and storage	24	
43	042	The procedure for identification and studying of customers does not contain its description and does not include clear requirements for obtaining relevant information, verification of customers using a risk-based approach and compliance with requirements for information recording and storage	24	
44	043	Listed information is stored for seven years or more	48	
45	044	The mentioned information is stored from five to seven years	48	
46	045	The mentioned information is stored for five years	48	
47	046	The mentioned information is stored less than five years	48	
48	047	Information is stored electronically while maintaining hard copies in the bank's premises	49	
49	048	Information is stored electronically while maintaining hard copies in the bank's premises or at a custodian	49	

50	049	Information is stored in the original in the bank's premises or at a custodian	49	
51	050	Information is partially/completely lost	49	
52	051	Oftener than once a year	56, 64	
53	052	Not less than once a year	56, 64	
54	053	Not less than every other year	56, 64	
55	054	If necessary	56, 64	
56	055	Breaches are not revealed	69	
57	056	The National Bank did not apply enforcement actions for revealed (committed) breaches	69	
58	057	The National Bank sent a written request for revealed (committed) breaches	69	
59	058	The National Bank applied an enforcement action for revealed (committed) breaches in the form of a written warning and/or removal of bank's official from his/her position and/or sent the written request	69	
60	059	The National Bank applied the following enforcement actions for revealed (committed) breaches: written warning and/or a fine and/or suspension of financial transactions for a defined period and/or removal of bank's official from his/her position and/or sent the written request	69	
61	060	Efficient cooperation between the bank management (the chairman of the bank, deputy chairmen of the bank) and persons performing functions of senior officials is ensured. Meetings are held regularly, their results are communicated to all bank's employees. IR/FT program is regularly updated and distributed	70	
62	061	Efficient cooperation between the bank management (the chairman of the bank, deputy chairmen of the bank) and persons performing functions of senior officials is ensured. Meetings are held if necessary, their results are communicated to all bank's employees. IR/FT program is regularly updated and distributed	70	

63	062	Efficient cooperation between the bank management (the chairman of the bank, deputy chairmen of the bank) and persons performing functions of senior officials is not ensured. Meetings are held irregularly, their results are communicated to all bank's employees. IR/FT program is regularly updated and distributed	70	
64	063	The bank management (the chairman of the bank, deputy chairmen of the bank) do not hold meetings regularly and/or are not involved in the preparation and approval of IR/FT program	70	
65	064	More than five years	73	
66	065	From three to five years	73	
67	066	From one to three years	73	
68	067	Up to one year	73, 74	
69	068	From one to two years	74	
70	069	From two to three years	74	
71	070	More than three years	74	
72	071	The bank monitors changes in Ukrainian legislation, the internal documents are brought into compliance with the requirements of regulations of the National Bank and the State Financial Monitoring Service of Ukraine (hereinafter referred to as SFMSU)	75	
73	072	The bank monitors changes in Ukrainian legislation, the internal documents are brought into compliance with the requirements of regulations of the National Bank and SFMSU. But this process is not devoid of revealed drawbacks that are removed/ are being removed	75	
74	073	The bank monitors changes in Ukrainian legislation. But certain drawbacks were revealed in the process of bringing the internal documents into compliance with the requirements of regulations of the National Bank and SFMSU. And as of today, these drawbacks have not been removed yet.	75	



75	074	Monitoring of changes in Ukrainian legislation and bringing the internal documents into compliance with the requirements of regulations of the National Bank and SFMSU is not efficient.	75	
76	075	From 76% to 100%	79	
77	076	From 50% to 75%	79	
78	077	From 25% to 49%	79	
79	078	Up to 24% inclusive	79	
80	079	Full and continuous training on IR/FT for bank's employees is ensured. The training corresponds to the level of positions and responsibilities, adequate resources (funds) are provided (given) for it	81	
81	080	The training on IR/FT for bank's employees is ensured, and adequate resources (funds) are provided (given) for it. But some small changes are needed to improve this process	81	
82	081	The training on IR/FT for bank's employees is ensured. But certain issues are not covered by this training. Significant changes are needed to improve this process	81	
83	082	Non-systematic training on IR/FT that does not cover certain regulatory issues is ensured	81	
84	083	The training is held at least once every three months	83	
85	084	The training is held at least once every six months	83	
86	085	The training is held at least once every nine months	83	
87	086	The training is held once a year or less frequent	83	
88	087	The training on IR/FT is held in all forms	89	
89	088	The training on IR/FT is only held in the form of seminars, workshops and computer sessions	89	
90	089	The training on IR/FT is only held in the form of seminars and workshops	89	
91	090	The training on IR/FT is only held in the form of independent study	89	

92	091	Comments	8, 16, 17, 26, 35, 39, 41, 42, 43, 47, 51, 52, 55, 57, 59, 62, 63, 68, 72, 77, 78, 80, 82, 84, 87, 92, 95	
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1. Questions 1–7, 9, 10–15, 18–25, 27–34, 36–38, 40, 44–46, 48–50, 53, 54, 56, 58, 60, 61, 64–67, 69–71, 73–76, 79, 81, 83, 85, 86, 88–91, 93, 94 shall have only one answer. If the bank have chosen the answer "Data are not available / not applicable", than in the column "Answer" it shall give explanations (the text shall not exceed 254 symbols).

Questions 8, 16, 17, 26, 35, 39, 41–43, 47, 51, 52, 55, 57, 59, 62, 63, 68, 72, 77, 78, 80, 82, 84, 87, 92, 95 in the column "Answer" shall mandatory contain explanations (the text shall not exceed 254 symbols).

2. If the text of the explanation exceeds 254 symbols, the bank shall send a letter to the Financial Monitoring Department of the National Bank, in which it shall state a question that needs an explanation, and give a full version of the explanation for this question.

(Regulations were amended by adding a new annex 1 pursuant to the Resolution of the Board of the National Bank of Ukraine No. 920 of 23 December 2015)

Annex 2  
to the Regulation on the Procedure for Organizing and Conducting Inspections with Respect to Prevention of and Counteraction against the Legalization (Laundering) of the Proceeds from Criminal Activity or Financing of Terrorism, as well as Financing of Proliferation of Weapons of Mass Destruction (as amended pursuant to the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016 (Section IV, paragraph 32 <sup>1</sup>))

*(for the first time banks submit their reports for Q2 of 2016 taking due regard to amendments made by the Resolution of the Board of the National Bank of Ukraine No. 204 of 30 March 2016 not later than on the tenth business day of the month following the reporting period)*

Banks - legal entities (bank-wide) shall submit this document to the Central Clearinghouse by e-mail not later than on the tenth business day of the month following the reporting period

## Report on Risk Assessment in the Sphere of Financial Monitoring

as of \_\_\_\_\_, 20\_\_

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(bank's name)

### Section I. Number of Customers

(Quantitative indices)

Item No.	Item Name	Quantity
1	2	3
1	Total number of customers, including:	
2	number of customers - legal entities	
3	number of customers - individuals	
4	number of customers - entrepreneurs	
5	Number of customers whom the bank identified as national public figures and/or connected persons	
6	Number of customers whom the bank identified as foreign public figures and/or connected persons	
7	Number of customers whom the bank identified as public figures, who perform political functions in international organizations, and/or connected persons	

8	Number of customers with a low level of risk	
9	Number of customers with a medium level of risk	
10	Number of customers with a high level of risk, including those referred to an unacceptably high level of risk, among them:	
11	Number of customers with an unacceptably high level of risk	
12	Number of customers referred to other levels of risks	



	of crediting funds to deposit accounts of customers and accounts on request																			
3	Volume (amount) of financial transactions of writing off of funds from deposit accounts of customers and accounts on demand																			
4	Volume (amount) of loans secured by property rights to the pledger cash placed on deposit accounts															x				
5	Volume (amount) of financial transactions of purchase of monetary instruments (such as			x	x												x		x	



	carried out without opening of an account, from a bank																			
8	Volume (amount) of financial transactions of sale of bearer monetary instruments (e.g., bills, certificates of deposit, and other securities or other bearer instruments ), including those that were carried out without opening of an account, from a bank																			
9	Volume (amount) of financial transactions of purchase and sale of foreign currency with/for cash			x	x												x	x	x	







16	Volume (amount) of financial transactions of crediting funds to customers' accounts received through correspondent accounts from abroad and within Ukraine																							x		x
17	Volume (amount) of transfers received through money transfer systems from abroad and within Ukraine																									
18	Volume (amount) of financial transactions of other bank's customers of receipt of funds through correspondent accounts																							x		x

	from abroad and within Ukraine																			
19	Volume (amount) of financial transactions of trade financing																	X		X
20	Volume (amount) of financial transactions of purchase and sale of banking metals with/for cash			X	X												X	X	X	
21	Volume (amount) of cashless financial transactions of purchase and sale of banking metals																X	X		X



Data on individuals opening current accounts for undertaking independent professional activities shall be represented by the type of customer called "an individual", if their accounts are opened in the manner prescribed in the Instructions on the Procedure for Opening, Use and Closure of Accounts in the National and Foreign Currencies Chapter 4, paragraph 4.6 approved by [the Resolution of the Board of the National Bank of Ukraine No. 492 of 12 November 2003](#), registered by the Ministry of Justice of Ukraine as No. 1172/8493 on 17 December 2003 (as amended).

## 2. Completing Section I of the form:

- 1) indicate the information about the number of customers who have opened bank deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652), accounts that account deposits executed as savings (deposit) certificates involved by the bank (balance accounts 3320, 3330, 3340), accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655) as of the reporting date, as well as information about customers, to whom the bank granted loans (opened accounts of sections 20–22) and who do not have other opened accounts in the bank listed in this paragraph;
- 2) in this section indicate the distribution of customers in terms of risk level performed by the bank in accordance with the law that regulates relations in the sphere of prevention of and counteraction against the legalization (laundering) of the proceeds from criminal activity or financing of terrorism, as well as financing of proliferation of weapons of mass destruction and the number of bank's customers whom the bank identified as national public figures and connected persons, foreign public public figures and connected persons, public figures, who perform political functions in international organizations, and connected persons;
- 3) **Line 1:** indicate the total number of customers. Data of this Line is the sum of Lines 2–4, and the sum of Lines 8–10 and 12;
- 4) **Line 2:** indicate the number of customers - legal entities;
- 5) **Line 3:** indicate the number of customers - individuals;
- 6) **Line 4:** indicate the number of customers - entrepreneurs;
- 7) **Line 5:** indicate the number of customers whom the bank identified as national public figures and/or connected persons;
- 8) **Line 6:** indicate the number of customers whom the bank identified as foreign public figures and/or connected persons;
- 9) **Line 7:** indicate the number of customers whom the bank identified as public figures, who perform political functions in international organizations, and/or connected persons;
- 10) **Line 8:** indicate the number of customers referred to the low level of risk;
- 11) **Line 9:** indicate the number of customers referred to the medium level of risk;
- 12) **Line 10:** indicate the number of customers referred to the high level of risk, including those referred to unacceptably high level of risk;
- 13) **Line 11:** indicate the number of customers referred to the unacceptably high level of risk;
- 14) **Line 12:** indicate the number of customers referred to other levels of risk (different from mentioned in Lines 8–11).

### 3. Completing Section II of the form:

- 1) provide the information on financial transactions of crediting and transferring (writing off) funds under relevant accounts; on loans under certain types of collateral; on volume (amount) of transactions of purchase/sale of monetary instruments; foreign currency and precious metals for/with cash/cashless, etc;
- 2) **Column 7:** indicate the amount of relevant financial transactions performed by bank's customers whom the bank identified as national public figures and/or connected persons on the accounts of such customers;
- 3) **Column 8:** indicate the amount of relevant financial transactions performed by bank's customers whom the bank identified as foreign public figures and/or connected persons on the accounts of such customers;
- 4) **Column 9:** indicate the amount of relevant financial transactions performed by bank's customers whom the bank identified as public figures, who perform political functions in international organizations, and/or connected persons on the accounts of such customers;
- 5) **Column 10–17:** indicate the amount of relevant financial transactions made on customer accounts by place of the performance of financial transactions / place of initiation of the performance of financial transactions / place of registration or residence of a non-resident counter party.

Countries having strategic shortcomings defined by FATF are countries whose national anti-money laundering systems have significant drawbacks from a strategic point of view, and that had not developed plans for their removal.

Countries monitored by FATF are countries defined by FATF as those having shortcomings in the principle of legal equality of aliens in private international law and have expressed their intention to improve them (at the same time FATF monitors this process).

Countries defined as a high-risk ones by a Special authorized body (hereinafter referred to as SAB) and the bank as high-risk ones are countries that does not fulfill or improperly fulfill the recommendations of international intergovernmental organizations engaged in the fight against legalization (laundering) of the proceeds from criminal activity or financing of terrorism, as well as those specified by the bank independently.

Countries classified as offshore zones and countries defined by the Ordinance of the Cabinet of Ministers of Ukraine are countries included to the list of offshore zones, and to the list countries (areas) approved by the Cabinet of Ministers of Ukraine (hereinafter referred to as CMU) that meet the criteria established by the [Tax Code of Ukraine](#) (according to the Ordinance of the CMU);

- 6) **Column 18:** indicate the total amount of financial transactions made by the bank on behalf of customers using remote banking services without identification and verification of customers (representatives of customers) in the context of the laws on financial monitoring;
- 7) **Line 1:** indicate the volume (amount) of financial transactions performed on deposit accounts, accounts that account deposits executed as savings (deposit) certificates involved by the bank, and on accounts on demand. Data of this Line is the sum of the data in Lines 2 and 3;
- 8) **Line 2:** indicate the volume (amount) of financial transactions of remittance of funds on deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652), accounts that account deposits executed as savings (deposit) certificates involved by the bank (balance accounts 3320, 3330, 3340), and accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530,

2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655);

- 9) **Columns 3–9 of Line 2:** indicate the volume (amount) of funds credited to accounts of relevant customer's types;
- 10) **Columns 10–12 of Line 2:** indicate the volume (amount) of funds transferred in cash by the place of the performance of the financial transaction in the respective oblasts of Ukraine, as well as transferred cashless on accounts of customers opened in respective oblasts of Ukraine if funds come in the favor of these customers (the bank may also be a counter party for the financial transaction);
- 11) **Column 13–17 of Line 2:** indicate the volume (amount) of financial transactions of crediting in the favor of customers received from abroad from non-residents, whose place of registration and place of residence are registered in the respective countries (hereinafter referred to as non-residents registered in respective countries);
- 12) **Columns 19–22 of Line 2:** indicate the volume (amount) of funds credited to the above mentioned accounts;
- 13) **Line 3:** indicate the volume (amount) of financial transactions of debiting the deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652), accounts that account deposits executed as savings (deposit) certificates involved by the bank (balance accounts 3320, 3330, 3340), and accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655);
- 14) **Columns 3–9 of Line 3:** indicate the volume (amount) of funds debited from accounts of relevant customer's types;
- 15) **Columns 10–12 of Line 3:** indicate the volume (amount) of funds written off in cash by the place of the performance of the financial transaction in the respective oblasts of Ukraine, as well as transferred cashless on accounts of customers opened in respective oblasts of Ukraine if funds come in the favor of these customers (the bank may also be a counter party for the financial transaction); If a financial transaction of receiving cash was performed in the network of another resident bank through a payment card issued by the bank, the information on this transaction shall be included at the place of registration of such resident bank;
- 16) **Columns 13–17 of Line 3:** indicate the volume (amount) of transferring funds abroad in the favor of non-residents registered in respective countries; If a financial transaction of receiving cash was performed in the network of non-resident bank through a payment card issued by the bank, the information on this transaction shall be included at the place of registration of such non-resident bank;
- 17) **Columns 19–22 of Line 3:** indicate the volume (amount) of funds debited from the above mentioned accounts;
- 18) **Line 4:** indicate the volume (amount) of granted loans secured by property rights to the pledger's funds placed on a deposit account (accounts opened according to sections 20–22). Include data on the amount of credits granted in the reporting period and the amount of credit debt as of the reporting date for loans granted earlier;
- 19) **Columns 3–9 of Line 4:** indicate the volume (amount) of loans given to a respective type of customers;



- 20) **Columns 10–12 of Line 4:** indicate the amounts of loans received by customers; in cash according to the place of the performance of the financial transaction in the respective oblasts of Ukraine, as well as cashless according to accounts of customers opened in respective oblasts of Ukraine);
- 21) **Columns 13–17 of Line 4:** indicate the amount of loans received from the bank by non-resident customers registered in respective countries;
- 22) **Columns 19 and 22 of Line 4:** indicate the volume of given loans;
- 23) **Line 5:** indicate the volume (amount) of financial transactions of purchase of monetary instruments (such as bills, certificates of deposit and other securities) from a bank with cash;
- 24) **Columns 3 and 4, 7–9 of Line 5:** indicate the volume (amount) of purchased monetary instruments by a relevant customer's type;
- 25) **Columns 10–12 of Line 5:** indicate the volume (amount) of purchased monetary instruments according to the place of financial transaction performance in respective oblasts of Ukraine;
- 26) **Columns 13–17 of Line 5:** indicate the volume (amount) of monetary instruments purchased by non-residents registered in respective countries;
- 27) **Columns 20 and 22 of Line 5:** indicate the volume (amount) of purchased monetary instruments;
- 28) **Line 6:** indicate the volume (amount) of financial transactions of sale of monetary instruments (such as bills, certificates of deposit and other securities) from a bank for cash;
- 29) **Columns 3 and 4, 7–9 of Line 6:** indicate the volume (amount) of sold monetary instruments by a relevant customer's type;
- 30) **Columns 10–12 of Line 6:** indicate the volume (amount) of sold monetary instruments according to the place of financial transaction performance in respective oblasts of Ukraine;
- 31) **Columns 13–17 of Line 6:** indicate the volume (amount) of monetary instruments sold by non-residents registered in respective countries;
- 32) **Columns 20 and 22 of Line 6:** indicate the volume (amount) of sold monetary instruments;
- 33) **Line 7:** indicate the volume (amount) of financial transactions of purchase of bearer monetary instruments (e.g., bills, certificates of deposit, and other securities or other bearer instruments), including those that were carried out without opening of an account, from a bank;
- 34) **Columns 3–9 of Line 7:** indicate the volume (amount) of purchased bearer monetary instruments by a relevant customer's type;
- 35) **Columns 10–12 of Line 7:** indicate the volume (amount) of purchased bearer monetary instruments (in cash by the place of the performance of the financial transaction broken down to the respective oblasts of Ukraine, as well as cashless on accounts of customers opened in respective oblasts of Ukraine);
- 36) **Columns 13–17 of Line 7:** indicate the volume (amount) of bearer monetary instruments purchased by non-residents registered in respective countries;
- 37) **Columns 19–22 of Line 7:** indicate the volume (amount) of purchased bearer monetary instruments;

- 38) **Line 8:** indicate the volume (amount) of financial transactions of sale of bearer monetary instruments (e.g., bills, certificates of deposit, and other securities or other bearer instruments), including those that were carried out without opening of an account, from a bank
- 39) **Columns 3–9 of Line 8:** indicate the volume (amount) of sold bearer monetary instruments by a relevant customer's type;
- 40) **Columns 10–12 of Line 8:** indicate the volume (amount) of purchased bearer monetary instruments (in cash by the place of the performance of the financial transaction broken down to the respective oblasts of Ukraine, as well as cashless on accounts of customers opened in respective oblasts of Ukraine);
- 41) **Columns 13–17 of Line 8:** indicate the volume (amount) of bearer monetary instruments sold by non-residents registered in respective countries;
- 42) **Columns 19–22 of Line 8:** indicate the volume (amount) of sold bearer monetary instruments;
- 43) **Line 8:** indicate the volume (amount) of financial transactions of purchase and sale of foreign currency with/for cash. Data of this Line also include financial transactions of conversion of one foreign country's currency into another foreign country's currency;
- 44) **Columns 3 and 4, 7–9 of Line 9:** indicate the volume (amount) of foreign currency purchased and sold by a relevant customer's type;
- 45) **Columns 10–12 of Line 9:** indicate the volume (amount) of foreign currency purchased and sold in relevant oblasts of Ukraine.
- 46) **Columns 13–17 of Line 9:** indicate the volume (amount) of foreign currency purchased and sold by non-residents registered in respective countries;
- 47) **Columns 22 of Line 9:** indicate the volume (amount) of purchased and sold foreign currency;
- 48) **Line 10:** indicate the volume (amount) of financial transactions of cashless purchase and sale of foreign currency on behalf of customers. Data of this Line also include financial transactions of conversion of one foreign country's currency into another country's currency;
- 49) **Columns 3–9 of Line 10:** indicate the volume (amount) of foreign currency purchased/sold on behalf of customers of relevant types;
- 50) **Columns 10–12 of Line 10:** indicate the volume (amount) of foreign currency purchased/sold in respective oblasts of Ukraine.
- 51) **Columns 13–17 of Line 10:** indicate the volume (amount) of foreign currency purchased/sold by non-residents registered in respective countries;
- 52) **Columns 21 of Line 10:** indicate the volume (amount) of purchased/sold foreign currency;
- 53) **Line 11:** indicate the volume (amount) of financial transactions of transferring funds in foreign currency to countries outside Ukraine / transferring funds in hryvnias in the favor of non-residents through correspondent accounts opened in banks in hryvnia from accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655);
- 54) **Columns 3–9 of Line 11:** indicate the volume (amount) of financial transactions of transferring funds performed by a relevant customer's type;

- 55) **Columns 13–17 of Line 11:** indicate the volume (amount) of transferring funds in the favor of non-residents registered in respective countries;
- 56) **Columns 19 and 21 of Line 11:** indicate the volume of transfers;
- 57) **Line 12:** indicate the volume (amount) of financial transactions of crediting funds received from abroad to accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655);
- 58) **Columns 3–9 of Line 12:** indicate the volume (amount) of funds credited to accounts of relevant customer's types;
- 59) **Columns 13–17 of Line 12:** indicate the volume (amount) of receipt of funds from non-residents registered in respective countries;
- 60) **Columns 19 and 21 of Line 12:** indicate the volume (amount) of receipt of funds;
- 61) **Line 13:** indicate the volume (amount) of financial transactions of transferring funds in foreign and national currency from deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652), and from accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655) performed within Ukraine and to countries outside Ukraine;
- 62) **Columns 3–9 of Line 13:** indicate the volume (amount) of financial transactions of transferring funds performed by a relevant customer's type;
- 63) **Columns 10–12 of Line 13:** indicate the volume (amount) of financial transactions of transferring funds through correspondent accounts of the bank from customers' accounts, which are opened in respective oblasts of Ukraine, within Ukraine;
- 64) **Columns 13–17 of Line 13:** indicate the volume (amount) of transferring funds abroad through bank's correspondent accounts in the favor of non-residents registered in respective countries;
- 65) **Columns 19–21 of Line 13:** indicate the volume (amount) of financial transactions of transferring funds;
- 66) **Line 14:** indicate the volume (amount) of transfers in foreign and national currencies made through domestic money transfer systems and international money transfer systems created by residents and non-residents on the initiative of the bank's customers within Ukraine and to countries outside Ukraine;
- 67) **Columns 3–9 of Line 14:** indicate the volume (amount) of transfers made on the initiative of relevant customer's types;
- 68) **Column 10–12 of Line 14:** indicate the volume (amount) internal transfers made on the initiative of the bank's customers through domestic money transfer systems and international money transfer systems created by residents and non-residents;
- 69) **Column 13–17 of Line 14:** indicate the volume (amount) of cross-border money transfers sent from Ukraine through international money transfer systems created by residents and non-residents. Information is included depending on the country to which the transfers were sent;
- 70) **Columns 20 and 22 of Line 14:** indicate the volume (amount) of transferred funds;

- 71) **Line 15:** indicate the volume (amount) of financial transactions of money transfers made through correspondent accounts of the bank by customers of other banks in foreign and national currencies, within Ukraine and to countries outside Ukraine;
- 72) **Columns 3–9 of Line 15:** indicate the volume (amount) of financial transactions of transferring funds by a relevant customer's type;
- 73) **Columns 10–12 of Line 15:** indicate the volume (amount) of financial transactions of transferring funds by customers of other banks through correspondent accounts of the bank within Ukraine; Information is included depending on the place of registration of the correspondent bank;
- 74) **Columns 13–17 of Line 15:** indicate the volume (amount) of financial transactions of transferring funds abroad by customers of other banks through correspondent accounts of the bank; Information is included depending on the place of registration of the correspondent bank;
- 75) **Columns 19–21 of Line 15:** indicate the volume (amount) of financial transactions of transferring funds;
- 76) **Line 16:** indicate the volume (amount) of financial transactions of crediting deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652) and accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655) with the funds in foreign and national currency received from abroad and within Ukraine;
- 77) **Columns 3–9 of Line 16:** indicate the volume (amount) of funds credited to accounts of relevant customer's types;
- 78) **Column 10–12 Line 16:** indicate the volume (amount) of financial transactions of crediting accounts of customers opened in respective oblasts of Ukraine performed through correspondent bank accounts within Ukraine;
- 79) **Columns 13–17 of Line 16:** indicate the volume (amount) of financial transactions of crediting accounts with funds received through bank's correspondent accounts from abroad, from non-residents registered in respective countries;
- 80) **Columns 19–21 of Line 16:** indicate the volume (amount) of financial transactions of crediting accounts;
- 81) **Line 17:** indicate the volume (amount) of transfers in foreign and national currencies obtained through domestic money transfer systems and international money transfer systems created by residents and non-residents by the bank's customers from abroad and within Ukraine;
- 82) **Columns 3–9 of Line 17:** indicate the volume (amount) of transfers received by a relevant customer's type;
- 83) **Column 10 - 12 of Line 17:** indicate the volume (amount) of internal transfers received by the bank's customers through domestic money transfer systems and international money transfer systems created by residents and non-residents;
- 84) **Column 13 - 17 of Line 17:** indicate the volume (amount) of cross-border transfers received by the bank's customers in Ukraine through domestic money transfer systems and international money transfer systems created by residents and non-residents. Information is included depending on the country from which the transfers came;
- 85) **Columns 19–22 of Line 17:** indicate the volume (amount) of transfers received by bank's customers;

- 86) **Line 18:** indicate the volume (amount) of financial transactions of receipt of funds in foreign and national currency in favor of other banks' customers from abroad and within Ukraine;
- 87) **Columns 3–9 of Line 18:** indicate the volume (amount) of funds credited to accounts of relevant types of other banks' customers;
- 88) **Column 10–12 of Line 18:** indicate the volume (amount) of financial transactions of receipt of funds through correspondent bank accounts in favor of other banks' customers within Ukraine. Information is included depending on the place of registration of the correspondent bank;
- 89) **Column 13–17 of Line 18:** indicate the volume (amount) of financial transactions of crediting accounts of other banks' customers through correspondent bank accounts within Ukraine. Information is included depending on the place of registration of the correspondent bank;
- 90) **Columns 19–21 of Line 18:** indicate the volume (amount) of financial transactions of receipt of funds;
- 91) **Line 19:** indicate the volume (amount) of financial transactions of trade financing (including documentary export/import letters of credit, documentary collections, etc.);
- 92) **Columns 3–9 of Line 19:** indicate the volume (amount) of financial transactions performed by the bank according to relevant customer's type;
- 93) **Columns 10–12 of Line 19:** indicate the volume (amount) of financial transactions with customers (on behalf of customers) broken down to respective oblasts of Ukraine;
- 94) **Columns 13–17 of Line 19:** indicate the volume (amount) of financial transactions with customers-nonresidents registered in respective countries;
- 95) **Columns 19 and 21 of Line 19:** indicate the volume (amount) of financial transactions of trade financing;
- 96) **Line 20:** indicate the volume (amount) of financial transactions of purchase and sale of banking metals with/for cash;
- 97) **Columns 3 and 4, 7–9 of Line 20:** indicate the volume (amount) of financial transactions of purchase and sale of banking metals made by a relevant customer's type;
- 98) **Columns 10–12 of Line 20:** indicate the volume (amount) of financial transactions of purchase and sale of banking metals made at the place of performance of the financial transaction broken down to respective oblasts of Ukraine;
- 99) **Columns 13–17 of Line 20:** indicate the volume (amount) of financial transactions of purchase and sale of banking metals made by non-residents that are registered in the respective countries;
- 100) **Column 22 of Line 20:** indicate the volume (amount) of financial transactions of purchase and sale of banking metals with cash;
- 101) **Line 21:** indicate the volume (amount) of cashless financial transactions of purchase and sale of banking metals;
- 102) **Columns 3–9 of Line 21:** indicate the volume (amount) of financial transactions of purchase and sale of precious metals made by a relevant customer's type;
- 103) **Columns 10–12 of Line 21:** indicate the volume (amount) of financial transactions of purchase and sale of precious metals made on the accounts of customers opened in respective oblasts of Ukraine;

- 104) **Columns 13–17 of Line 21:** indicate the volume (amount) of financial transactions of purchase and sale of precious metals made on the accounts of non-residents that are registered in their respective countries;
- 105) **Columns 21 of Line 15:** indicate the volume (amount) of cashless financial transactions of purchase and sale of banking metals

4. Completing Section III of the form:

- 1) **Line 1:** indicate the total number of financial transactions of debiting the deposit accounts (balance accounts 2525, 2546, 2610, 2615, 2630, 2635, 2651, 2652), accounts on which bank's deposits are accounted if these deposits are executed as savings (deposit) certificates (balance accounts 3320, 3330, 3340), and accounts on demand (balance accounts 2512, 2513, 2520, 2523, 2530, 2541, 2542, 2544, 2545, 2550, 2551, 2553, 2555, 2556, 2560, 2561, 2562, 2565, 2600, 2604, 2605, 2620, 2625, 2650, 2655) and crediting the above mentioned accounts; If the bank is a counter party in these financial transaction (balance accounts of classes 6 and 7), the information on the above mentioned financial transactions shall not be included;
- 2) **Line 2:** indicate the total number of financial transactions, the information about which was sent to SAB on grounds of compulsory financial monitoring;
- 3) **Line 3:** indicate the total number of financial transactions, the information about which was sent to SAB on grounds of internal financial monitoring;
- 4) **Line 4:** indicate the total number of financial transactions, the information about which was sent to SAB on grounds of compulsory and internal financial monitoring;

(The Regulation was amended by adding Annex 2 pursuant to the  
Resolution of the Board of the National Bank of Ukraine No. 920 of  
23 December 2015  
Annex 2 in the wording of the Resolution of the Board of the National  
Bank of Ukraine No. 204 dated 30 March 2016)