

Anti-Money Laundering and Counter-Terrorist Financing (AML/CFT) Statement

Development Bank of the Federation of Bosnia and Herzegovina is fully committed to maintaining the highest standards of integrity, transparency, and regulatory compliance in all aspects of its operations. As a financial institution of special importance, the Bank recognizes its responsibility in preventing money laundering, terrorist financing, financing of proliferation of weapons of mass destruction, fraud, corruption, and other forms of financial crime.

In accordance with the applicable ALM laws of Bosnia and Herzegovina and relevant international standards including recommendations of the Financial Action Task Force (FATF), the Bank applies a comprehensive risk-based AML/CFT framework.

Our AML/CFT program includes:

- Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) measures based on customer risk profiles;
- Identification and verification of beneficial ownership structures;
- Ongoing monitoring of business relationships and transactions;
- Screening of customers and transactions against applicable sanctions, embargo, and politically exposed persons (PEP) lists;
- Detection, investigation, and reporting of suspicious transactions and activities to the competent authorities;
- Internal controls, independent compliance oversight, and regular internal audits;
- Continuous employee training and awareness programs in AML/CFT matters;
- Strong governance and reporting mechanisms to senior management and supervisory bodies.

The Bank maintains zero tolerance toward any activity involving money laundering, terrorist financing, evasion of international restrictive measures and sanctions lists, or any attempt to misuse the financial system for unlawful purposes. All employees, management, and business partners are expected to act in full compliance with internal policies, legal obligations, and ethical standards.

Through continuous improvement of internal controls and close cooperation with regulatory and law enforcement authorities, the Development Bank of the Federation of Bosnia and Herzegovina remains dedicated to protecting the integrity of the financial system and supporting a secure and transparent economic environment.

President of the Management Board

