## STATEMENT BY ORIENT FINANS BANK ON ITS COMMITMENT TO ANTI-CORRUPTION PRINCIPLES

Dear colleagues, valued clients and partners, distinguished friends,

This year, Orient Finans Bank proudly celebrates its 15th anniversary. Over the past years, the Bank has achieved significant milestones and demonstrated sustainable growth. A cornerstone of our successful transformation lies in our strong corporate culture, which is fundamentally built upon the principle of integrity.

Orient Finans Bank conducts its operations in full compliance with applicable laws and consistently upholds the highest standards of ethical business conduct — transparency, honesty, and fairness. We maintain a zero-tolerance policy towards corruption in any form, regardless of its scope or nature, and we view the promotion of an anti-corruption culture in society as our moral and civic responsibility.

To institutionalize this commitment, the Bank has adopted a comprehensive Anti-Corruption Policy, aligned with both national legislation and internationally recognized standards. All employees are strictly required to adhere to this Policy without exception.

Our Bank is dedicated to fostering long-term, trust-based relationships with clients and business partners. We categorically condemn any corrupt practices within the framework of these relationships.

We actively encourage the reporting of any suspected or confirmed instances of corruption, as well as any conduct that may constitute or lead to a violation of anti-corruption legislation or the provisions of the Policy. To facilitate this, we have established secure and accessible reporting channels for employees, clients, and third parties alike.

By embracing advanced banking technologies, Orient Finans Bank is systematically reducing the influence of the "human factor," thereby increasing process transparency and minimizing corruption-related risks.

We are deeply committed to the principles of ethical and responsible business conduct and firmly believe that our clients and partners stand with us in our unwavering stance against corruption!