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| Reg. No. 04-1/31 June 4, 2026 | “APPROVED” by the Supervisory Board of JSC “ANOR BANK” |
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Minutes No. 25
dated May 26, 2026

**Chairman of the Supervisory Board
of JSC “ANOR BANK”**

**(Signature)
Sh. N. Nosirov**

**QUALITY POLICY
OF JOINT-STOCK COMPANY
“ANOR BANK”**

Tashkent - 2026

I. GENERAL PROVISIONS

1.1. This Quality Policy defines the strategic objectives, principles, and commitments of JSC “ANOR BANK” (hereinafter referred to as the “Bank”) aimed at ensuring a high level of quality of banking services and digital products.

1.2. This Policy has been developed in accordance with the legislation of the Republic of Uzbekistan, the requirements of the Central Bank of the Republic of Uzbekistan, international quality standards (ISO 9001), and international best practices in the field of digital banking.

1.3. This Policy serves as the foundation for the establishment, operation, and continual improvement of the Bank’s Quality Management System (QMS).

1.4. This Policy is a mandatory internal regulatory document for all governing bodies, structural divisions, and employees of the Bank.

II. SCOPE OF THE QUALITY MANAGEMENT SYSTEM

2.1. The Quality Management System applies to all key areas of the Bank’s activities, including:

- development and provision of banking products and services;
- digital service channels (mobile application and internet banking);
- customer service operational processes;
- internal support and enabling processes.

2.2. The Quality Management System (QMS) applies to all structural divisions of the Bank without exception.

III. TERMS AND DEFINITIONS

3.1. The following key terms are used in this Policy:

Quality - the degree to which banking services conform to established requirements and customer expectations;

Quality Management System (QMS) - a set of interrelated processes and resources designed to manage quality;

Process - a set of interrelated activities that transform inputs into outputs;

Interested Parties - customers, regulatory authorities, employees, partners, and other persons who affect the Bank’s activities or are affected by the Bank’s activities;

Digital Product - a banking service provided through digital service channels.

IV. ABOUT THE BANK

4.1. JSC “ANOR BANK” is a digital bank of the Republic of Uzbekistan providing a full range of modern banking services primarily through its mobile application and internet banking platform.

4.2. The Bank was established with the objective of making people's financial lives simpler, faster, and more convenient through the application of advanced technologies, high security standards, and a customer-centric approach.

4.3. The Bank focuses on serving individuals and small business entities that value efficiency, transparency, and service quality aligned with international standards.

V. THE BANK'S MISSION AND VISION

Mission:

Striving to turn people's aspirations into reality, the Bank creates reliable digital products that save time and anticipate customers' needs.

ANORBANK - preserving traditions, setting trends.

Vision:

To become the leading digital bank in Uzbekistan and a benchmark for quality in the region by continuously improving services and technologies, providing every citizen of the country with simple, fast, secure, and high-quality financial solutions that exceed customer expectations, while setting new standards and shaping trends in the banking services market.

VI. CORE PRINCIPLES

6.1. The Bank's Quality Policy is based on the following principles:

We Work Exceptionally Fast!

A technology-driven approach is an integral part of the Bank's operations. The Bank is committed to remaining at the forefront of digital transformation. By leveraging advanced technologies and innovative solutions, the Bank develops modern and user-friendly digital products that simplify financial transactions and enable customers to save time. The Bank acts FAST, continuously evolves, and never rests on its achievements.

We Move Only Forward!

Leadership is the benchmark to which the Bank continuously aspires. The Bank takes pride in its status as the country's first digital bank. Through innovative thinking, strategic vision, and a strong commitment to achieving results, the Bank sets high standards for itself and shapes trends across the market. The Bank is focused on attaining leadership positions and confidently moves FORWARD.

We Strive for Excellence!

The customer is at the center of everything the Bank does. The Bank carefully studies and understands customer needs, striving to provide high-quality services and solutions that contribute to customers' financial well-being. The Bank's objective is to create a digital environment in which every customer feels comfortable, empowered, and secure. To achieve this objective, the Bank is committed to making additional efforts and continuously enhancing the quality of its services.

We Grow Through Strong Collaboration!

Collaboration is one of the key drivers of the Bank's success. To achieve ambitious goals, the Bank brings together the efforts, experience, and expertise of all participants in the process. The Bank fosters an open, dynamic, and supportive working environment where every employee can realize their potential, share knowledge and experience, and work together to overcome emerging challenges and complexities.

VII. STRATEGIC QUALITY OBJECTIVES AND TARGETS

7.1. Guided by this Policy, the Bank's management and employees recognize as their primary quality objective the establishment and maintenance of a high level of trust among customers and all interested parties in the Bank as a leading digital bank providing banking services of the highest quality in the Republic of Uzbekistan.

7.2. To achieve this objective, the Bank has defined the following strategic priorities and targets:

- continuous enhancement of customer experience and personalization of services based on the analysis of customer needs and expectations;
- development and implementation of advanced digital technologies ensuring maximum speed, convenience, and security of banking operations;
- automation and optimization of internal processes to improve operational efficiency and minimize errors;
- continuous professional development of employees, enhancement of digital competencies, and strengthening of corporate culture;
- strengthening the Bank's market position as an innovative and technological leader through effective positioning and communication with customers.

7.3. Quality objectives shall be regularly reviewed and updated, taking into account changes in the Bank's internal and external operating environment.

VIII. COMMITMENTS OF TOP MANAGEMENT AND EMPLOYEES

8.1. The Bank's Top Management undertakes to:

- ensure full compliance with applicable laws, regulations, and the requirements of regulatory authorities;
- ensure a high level of satisfaction of the legitimate expectations and requirements of customers and other interested parties;
- establish quality objectives and targets, and regularly review their relevance and effectiveness;
- conduct periodic evaluations of the effectiveness of the Quality Management System, including the analysis of customer feedback, internal audit results, risk management processes, and the degree of achievement of established objectives;

- ensure the continual improvement of the Quality Management System based on the results of analyses, risk management activities, and the implementation of corrective actions;

- ensure that the provisions of this Policy are communicated to employees at all levels of the Bank, actively support employee initiatives, and provide the necessary resources to achieve quality objectives.

8.2. Each employee of the Bank shall:

- perform their duties conscientiously and at a high professional standard;
- submit proposals for the improvement of products, processes, and customer service quality;

- ensure the prompt and high-quality handling of customer inquiries, complaints, and suggestions;

- strictly comply with established quality standards, internal procedures, and the requirements of this Policy;

- continuously improve their qualifications and develop professional competencies.

IX. FINAL PROVISIONS

9.1. This Policy shall be approved by a resolution of the Supervisory Board of JSC “ANOR BANK” and shall enter into force on the date of its approval.

9.2. In all matters not governed by this Policy, the Bank shall be guided by the requirements of the applicable legislation of the Republic of Uzbekistan.

9.3. Responsibility for the implementation of this Policy shall rest with the Management Board of the Bank.

9.4. All structural divisions of the Bank shall comply with the requirements and provisions of this Policy.

9.5. This Policy shall be reviewed at least once every three years, as well as in the event of significant changes in the Bank’s development strategy, legislative requirements, regulations of supervisory authorities, or other circumstances affecting the Bank’s Quality Management System.

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| Developed by: | Corporate Adviser | SIGNATURE | N. A. Amanova |
| | Approved by: | Chairman of the Management Board | SIGNATURE |
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| | Deputy Chairman of the Management Board | SIGNATURE | M. Nurutdinova |
| | Deputy Chairman of the Management Board | SIGNATURE | E. Kadirov |
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| Deputy Chairman of the Management Board | SIGNATURE | S. Khan |
| Deputy Chairman of the Management Board | SIGNATURE | M. Avazov |
| Head of the Legal Department | SIGNATURE | T. Zanakhov |
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| Director of the Internal Audit Department | SIGNATURE | S. Usmanov |
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