

QUALITY POLICY

As the Internal Systems Group Presidency, the primary elements of our quality policy are as follows:

- To always keep the quality management standards practices at the highest level by raising quality awareness of employees;
- To regularly review our quality system in order to ensure continuous improvement and development in all our activities and processes;
- To continuously research new opportunities and improve current structures in order to meet customer satisfaction and expectations satisfaction and expectations at a higher level;
- To provide sustainable quality service focused on customer satisfaction;
- To ensure employee satisfaction, to prepare the training and development environment where they can continuously improve their personal and professional knowledge and skills;
- To protect the Bank from factors that may adversely affect its profitability, efficiency, reputation, and sustainability;
- To carry out business processes in accordance with the determined rules and by making continuous productivity measurements and evaluations;
- To take business continuity and reliability as a basis by adhering to internal and external legislation and ethical principles in the activities carried out;
- To attach importance to management and employee integrity, teamwork, and effective communication;
- To guide the personnel working in the service units of the Bank on the legislation and practices to be needed;
- To contribute to the effective and efficient execution of the Bank's activities by assessing its compliance with internal/external legislation in the process of establishing new products and services, and by ensuring that the risks that may arise are understood;
- To support the development of a risk, control, and compliance culture in the Bank;
- To fulfill control activities in accordance with the control instructions within the planned period in order to ensure that the assets of the Bank are protected, that the activities are carried out in accordance with the Law and other relevant legislation, the Bank's internal policies and rules, as well as banking practices, and to ensure the reliability and integrity of the accounting and financial reporting system and the timely availability of information;
- In addition to identifying and correcting errors and deficiencies, to make suggestions to produce permanent solutions for errors and deficiencies by performing root cause analysis;
- To effectively manage the risks related to money laundering and financing of terrorism that the Bank may be exposed to, by ensuring compliance with legal obligations regarding money laundering, financing of terrorism/weapons of mass destruction, prevention of bribery and corruption, and sanction programs;
- To design, implement and develop risk management systems in order to effectively manage the risks exposed.