

TO WHOM IT MAY CONCERN

Klagenfurt, September 2026

AML Declaration

Dear Madam and Sirs,

This is to notify you that every Austrian financial institution has to comply with the provisions set forth by the European Union on prevention of the use of the financial system for the purpose of money laundering or terrorism financing (directive 2015/849/EU, directive 2018/843/EU, delegated acts, regulation 2023/1113/EU).

The mentioned directives were implemented in the Austrian Financial Markets Anti-Money- Laundering Act as well as in the Austrian Beneficial Owners Register Act. The mentioned regulation is directly applicable in each member state of the European Union.

BKS Bank AG has an Anti-Money-Laundering Policy in place. The policy is designed to ensure that all BKS Bank Group Companies comply with the requirements and obligations set out in the legislation, regulations, rules and industry standards for the financial services sector, including the need to have adequate systems and controls in place to mitigate the risk of the firm being used to facilitate financial crime. The AML Policy sets out the minimum standards which must be complied with by all BKS Bank Group Companies.

BKS Bank AG is a registered bank in Austria and does fully comply with the mentioned acts including identification of all our customers and their beneficial owners, record-keeping and reporting suspicious transactions to the competent authorities.

BKS Bank AG does not have any correspondent relationship with Shell Banks.

Yours faithfully

BKS Bank AG