PROFILE REPORT · ENHANCED DUE DILIGENCE (EDD)

Marina Orlova

Born 1984 · Russian citizen, Spanish residence permit since 2023 · place of birth: Belarus

CLIENT
Compliance department of a private bank

PURPOSE
Opening a private banking account

ENGAGEMENT
No. 41/26 of 12.11.2026

IDENTIFIERS
Date of birth, Russian Taxpayer Identification Number (INN), passport

SPELLINGS
Orlova · Orlowa · Orlova Maryna · Arlova Maryna

RISK LEVEL
Low
low — high

ADVOCATE'S CONCLUSION
No obstacle to opening the account was found. One open enforcement proceeding for personal property tax of ₽412,300; one unconfirmed namesake in regional media. Business history does not contradict the declared source of funds.

SUGGESTED NEXT STEPS FOR THE BANK
1. Ask the client for proof of payment of the ₽412,300 tax or a repayment plan.
2. Place the client on Watch: repeat screening in three months.

What was checked

AREA	RESULT	FINDING	SOURCE · DATE · ARCHIVE
Sanctions	CLEAR	No match under any of the four spellings.	EU consolidated list, OFSI, OFAC SDN, UN SC, NSDC, SECO · 18.11.2026 09:15 CET
PEP	CLEAR	No public office held by the subject or close family since 2005.	Government websites, official gazettes, press archive · 18.11.2026 09:30 CET
Wanted lists	CLEAR	Not listed on the Russian Interior Ministry wanted search or INTERPOL public notices.	Ministry of Internal Affairs of Russia, INTERPOL · 18.11.2026 09:40 CET
Debts	ATTENTION	Unpaid personal property tax of ₽412,300 for 2022, proceeding opened 14.03.2024; the amount matches the Federal Tax Service notice the client gave the bank.	Federal Bailiffs Service, proceeding no. XXXXX/24/77XXX-IP · 18.11.2026 10:42 CET archive A-01 · sha256 a71d…09bc

AREA	RESULT	FINDING	SOURCE · DATE · ARCHIVE
Companies	VERIFIED	Founder and 50% owner of a design studio (2011–2022), liquidated with no creditor claims; revenue differs from the client's source-of-funds statement by no more than 8%.	Extract from the Unified State Register of Legal Entities (EGRUL), financial statements from the State Information Resource of Accounting Statements (GIR BO) · 18.11.2026 11:05 CET
Courts	CLEAR	Dizain-studia LLC (OOO «Dizain-studia») won two claims against customers (2019, 2021). No criminal case found.	Commercial court files, Moscow courts · 18.11.2026 11:20 CET
Media	POSSIBLE MATCH	A "Marina Orlova" appears in a 2020 news item on a procurement dispute in Tver; date of birth and company do not match — probably a namesake. *(not corroborated)*	Regional news site, archived copy · 18.11.2026 12:10 CET archive A-02 · sha256 3f9c…e21a

Limitations

Criminal case files in Russia are not public before trial; the absence of a published judgment does not exclude an investigation in progress. Belarusian court decisions are published selectively.

How the report was prepared

Information was collected on the advocate's brief from official registries and open sources: 41 searches, log in annex A. Every match was checked by the advocate against two identifiers. Page captures are kept for the period agreed in the engagement.

Analysed and signed by
Name of the advocate
reg. no. 77/XXXXX · qualified e-signature

DW29-DZ5S-DXCH
Verify at
reports.dombrovitsky.com/verify

Written legal consultation. Covered by advocate–client privilege (Article 8 of Russian Federal Law No. 63-FZ on Advocacy and the Bar). For the addressee only. Disclosure to third parties requires the firm's written consent; the firm accepts no liability to third parties. Public-register data are reported as published. Sample report.