

## **Bankers' Oath**

I swear/promise within the limits of my role that I perform at any moment in the banking sector:

- that I will perform my duties with integrity and care;
- that I will carefully consider all the interests involved in company, i.e. those of the clients, the shareholders, the employees and the society in which the company operates;
- that in this consideration, I will give paramount importance to the client's interests and will inform the clients to the best of my ability;
- that I will comply with the laws, regulations and codes of conduct applicable to me;
- that I will observe confidentiality in respect of matters entrusted to me;
- that I will not abuse my knowledge;
- that I will act in an open and assessable manner and I know my responsibility towards society;
- that I will endeavour to maintain and promote confidence in the financial sector.

This I declare and promise.

The oath/affirmation was taken/made in the above form on 10 April 2015 in Rotterdam at the Head Office of Demir-Halk Bank (Nederland) NV before the chairman of the Supervisory Board and in the presence of other members of the Supervisory Board and fellow members of the Managing Board.

Furthermore, the signatory confirmed his acceptance of the enforcement of the rules of conduct by the Disciplinary Committee pursuant to the disciplinary scheme in the banking industry rules of conduct.

Signature