

## BUSINESS CONTINUITY POLICY

As Halkbank, in order to be prepared for any unexpected situation that may cause an interruption and to overcome the effects of negative situations with the least loss, the primary elements of our business continuity policy are as follows:

- To establish a planned and effective business continuity management system, to operate this system, to review and maintain it with a continuous improvement approach;
- To adopt and implement a proactive risk analysis-based thinking approach within the organization;
- To meet the regulatory conditions related to ensuring business continuity by following the national legislation, as well as national and international standards;
- To conduct planned training and drills with the purpose of effective intervention before and during unexpected situations;
- To create business impact analyses in order to identify current and potential threats in the future and manage them correctly, thus turning the identified threats and risks into opportunities or minimizing their negative effects;
- In emergency situations, to evaluate the extent of possible losses in the fastest and most accurate way and to ensure that the necessary actions are taken quickly;
- To manage the internal and external communication system within the business continuity system, and to ensure that it is up-to-date;
- To supply the internal and external resources needed for the implementation of the plan, to ensure its up-to-dateness and continuity.