Business Continuity Management is a priority for the CrediaBank Group to:

- Ensure the continuation of its critical activities in the event of an interruption caused by unforeseen incidents or crisis situations;
- Return the Group to normal operating levels as quickly as possible where an interruption cannot be avoided;
- Protect the interests of those who transact with the Group and entrust it with the use and transfer of their confidential data;
- Reduce operational risk and the potential damage to the Group's reputation and credibility in the event of a crisis;
- Maximise the reliability of the Group's information assets.

The implementation of Business Continuity and Disaster Recovery Policies, Procedures and Plans aims to ensure that the Group maintains a clear and effective organisational structure and mechanisms to identify, assess and address risks that, should they materialise, may affect its business continuity.

The Policy establishes the overall framework of actions, organisational structure, roles, responsibilities and guidance for the Group Units involved in its implementation.

This Policy provides the framework for establishing and reviewing the Group's business continuity objectives.

It also describes the procedures and actions necessary to ensure Business Continuity.

Through this management approach, should business activities be interrupted, the Group seeks to ensure, to the extent possible:

- The protection of the life, health and safety of people (employees, customers and visitors), as well as the Group's reputation;
- Continuous and reliable customer service;
- The recovery of the Group's business functions identified as critical to a predefined tolerable level within predefined acceptable time limits;
- The maintenance of a safe and secure working environment both during and after an incident or crisis;
- The protection of personal data processed by the Group concerning data subjects (customers, shareholders, staff, suppliers or third parties);
- The availability, integrity and confidentiality of data within the Group's Information Systems;
- The continued operation of information systems and the security of information and ICT infrastructure;
- Full compliance with applicable national and EU legislation, obligations arising from contracts relating to business continuity, and the requirements of International Standard ISO 22301:2019.

The Business Continuity Manager (BCM) is responsible for monitoring, maintaining and continually improving the Business Continuity Management System (BCMS), as well as developing and updating the associated documentation framework.

Approval of the Business Continuity Policy is the responsibility of the Board of Directors of CrediaBank.

All Group staff involved in the activities and procedures described in relation to Business Continuity Management are responsible for implementing the Policy and the relevant Procedures within their areas of work.

We, the Management and all employees of the CrediaBank Group, are committed to achieving the Group's objectives and adhering to the principles that ensure its Business Continuity.

The Group is committed to complying with applicable regulatory, legal and contractual requirements relating to business continuity and to continually improving the effectiveness of the Business Continuity Management System.