

NVB COVENANT

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 the 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 clients' interest;
- 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 that I know my responsibility towards society;
- that I will endeavor to maintain and promote trust in the financial sector.

So help me God! / This I declare and promise!

In addition to the above, I hereby confirm that I will observe the NVB Code of Conduct and that I acknowledge the enforcement of this code and the exercise of powers and