

2023 COMPLIANCE ASSESSMENT of the ETHICS COUNCIL

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Praise be to Allah, and may blessings and peace be upon His Messenger, his family, and his companions.

Dear Stakeholders,

The Ethics Council has reviewed the products, contracts, and practices of Neova Techafull GmbH discussed in the Ethics Council meetings throughout the year 2023. Additionally, the Council has conducted necessary work by expressing its views on Neova Techafull GmbH's operations in accordance with the principles of Takaful. As declared by the Ethics Council, the company management holds the responsibility for the compliance control and supervision of the products, contracts, and practices to ensure their proper execution in accordance with the principles of Takaful.

Considering the reports, information, explanations, questions, and other matters presented to the Ethics Council throughout the year, it has been observed that, Neova Techafull GmbH has not deviated from the principles of Takaful and the decisions of the Ethics Council.

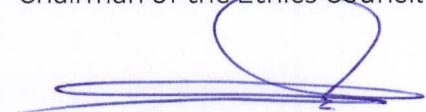
We express our gratitude to the Top Management, relevant departments, and employees for their support and for conducting activities in accordance with the decisions of the Council and the principles of Takaful. We pray for abundant rewards and successful endeavors from the Almighty.

May Allah's peace and mercy be upon you.

ETHICS COUNCIL of NEOVA TECHAFULL GMBH

Prof. Dr. M. Abdurrezzak TABATABAI

Chairman of the Ethics Council



Mehmet ODABAŞI

Ethics Council Member

