

**STATEMENT OF RESPONSIBILITY SUBMITTED AS PER ARTICLE 9 OF  
COMMUNIQUE NO. II-14.1. ON PRINCIPLES REGARDING FINANCIAL REPORTING  
IN CAPITAL MARKETS BY CAPITAL MARKETS BOARD**

The activity report with for 2018 issued by the our Bank in accordance with the Turkish Commercial Code and "Communiqué No. II-14.1. on Principles regarding Financial Reporting in Capital Markets" of the Capital Markets Board ("Communiqué") and made subject to the independent audit by PwC Bağımsız Denetim Ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi and including the Corporate Governance Principles Compliance Report in compliance with the formats determined in 2014, which is permitted to be used by the CMB with the resolution dated 10.01.2019, has been herein attached.

We hereby declare that, as per the CMB regulations, the activity report prepared by our Bank has been:

- reviewed by us,
- based on our knowledge within the scope of our duties and responsibilities in the our Bank, does not contain any misleading statements with regards to important matters or does not contain any missing information that would be interpreted as misleading as of the date of statement,
- based on our knowledge within the scope of our duties and responsibilities in the our Bank, it fairly reflects the development and performance of the business and along with those within the scope of consolidation, the financial status as well as the significant risks and uncertainties faced with

and we assume liability for this statement.

Yours sincerely,



**Gökhan ERÜN**  
Executive Director and CEO



**Adil G. ÖZTOPRAK**  
Audit Committee Member



**Massimo FRANCESE**  
Asistant General Manager